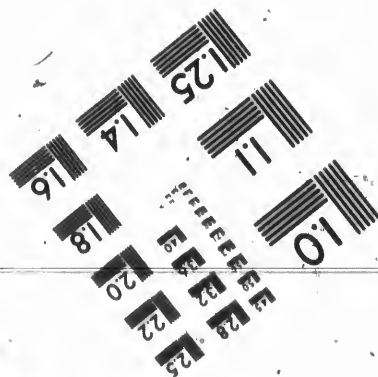
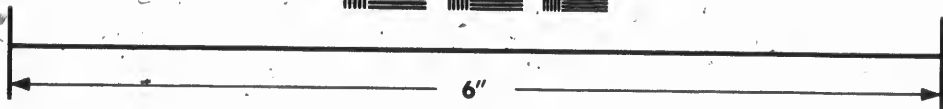
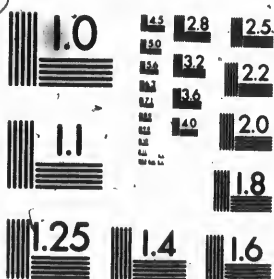


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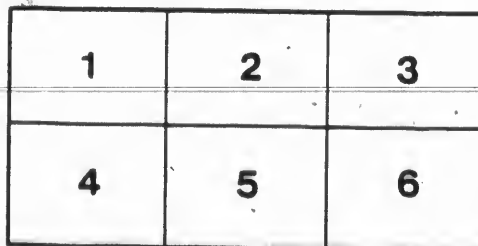
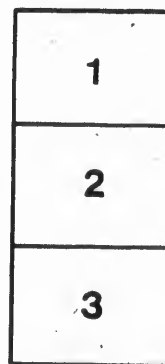
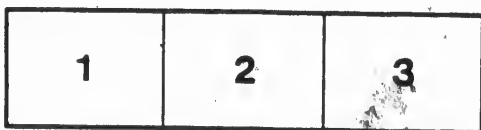
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LONDON

Masonic Mutual

BENEFIT ASSOCIATION.

ESTABLISHED DECEMBER 27TH, 1870.

President.

REV. BRO. G. M. INNES, A. M.,

Canon of St. Paul's Cathedral, and Chaplain Tuscan Lodge, London.

Vice-President.

R. W. BRO. F. WESTLAKE, P. D. G. M.

Executive Committee.

W. BRO. M. D. DAWSON, St. John's Lodge, 20, G. R. C.

W. BRO. J. A. BALKWILL St. George's Lodge, 42.

BRO. J. OVERALL, Kilwinning Lodge, 64, G. R. C.

BRO. J. BURNETT, St. John's Lodge, 209, G. R. I.

W. BRO. T. WINNETT, St. John's Lodge, 20, G. R. C.

BRO. C. RICHARDSON, Tuscan Lodge, 195, G. R. C.

Secretary and Treasurer.

W. BRO. H. A. BAXTER.

Printed at the Herald and Prototype Steam Printing Office.

1872

tion, or, in the event of such disability, as aforesaid, the sum of fifty cents.

11.—As soon as possible after all collections shall have been received by the Secretary, the amount collected shall be deposited in a Bank approved of by the officers of the Association, and shall not be drawn out without the signature of the President, or, in his absence, of the Vice-President and Secretary and Treasurer.

12.—That if any member omit to pay the sums mentioned in the 9th and 10th articles, or either of the said sums, for one month after the date of the circular requesting payment thereof, he shall cease to be a member of the Association, and his name shall be erased from the list of members; but such member may be readmitted at any time during the ensuing month upon his paying such fees as he would have been liable to pay had he been a member, and also a fine of one dollar; but after the expiration of the time aforesaid, no person shall be readmitted a member without the consent of the Executive Committee, and upon payment of such fine or sum as they may deem proper.

13.—That all members of this Association shall be affiliating Masons. Should any member be demitted from any Lodge, and not affiliate again for twelve months, his name will be erased from membership in the Society, depriving him of benefits.

14.—The President and Vice-President shall be ex-officio members of all committees.

15.—Two Auditors shall be appointed annually.

LONDON
Masonic Mutual

BENEFIT ASSOCIATION.

ESTABLISHED DECEMBER 31ST. 1870.

President.

REV. BRO. G. M. INNES, A. M.,

Canon of St. Paul's Cathedral, and Chaplain Tuscan Lodge, London.

Vice-President.

R. W. BRO. F. WESTLAKE, P. D. G. M.

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BRO. C. RICHARDSON, Tuscan Lodge, 195, G. R. C.

Secretary and Treasurer.

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1873

FORM OF APPLICATION.

To the Executive Committee of the London Masonic
Mutual Benefit Association:

Being desirous of becoming a member of your Association, I certify that I am in good health, and am not afflicted with any bodily ailment or disease that will hasten or cause my death. My age is-

years; my occupation is

; my Post

Office is

I am a member in

good standing of

Lodge, No.

Name.

Seal.

We certify to the correctness of the above statement of Brother and recommend him to your consideration.

W. M.
Secretary.

THE
London Masonic Mutual

BENEFIT ASSOCIATION.

The advantages which Life Insurance confers are so well known to all who have considered the subject, that they need not be reiterated here. While the thousand and one companies which have sprung up all over the land are doing a good work, and have conferred a boon upon mankind, they are at the same time enriching themselves, and declaring enormous dividends at the expense of the insured. To enable them to do this, their annual premiums are placed at extravagant figures—so extravagant, indeed, as to confine the advantages to few, and put them beyond the reach of the masses.

The plan which it is here proposed to submit reaches all, and embraces all in its comprehensive scope, and must commend itself to any who will give it a moment's consideration, as being simple, feasible, secure and cheap. It is purely mutual, and hence the *dividend* remains in the pockets of the members; and what may be denominated the *premium* is so spread over the whole year, and called for in such small sums, as scarcely to be felt or missed.

This plan is one which has been in successful operation for the last two years among the

United States and Canada Railway Conductors, and the annual calls made have been comparatively trifling, considering their hazardous occupation. Since their organization, they have issued 4,047 policies, and out of this large number only 27 have died, while 23 were killed. How much less may the mortality not be expected to be where the risks are not so great?

It is simply this: Upon the death of any member of the organization, the Secretary shall issue a circular to each member, notifying him of such death, and calling for the sum of one dollar. This amount, when collected, shall remain as a reserve fund to meet the next call.

It is confidently believed that this scheme will be found to work admirably at a trifling expense—at least it is worth the trial and can be dropped at any moment if unsatisfactory, by a simple refusal to pay a call.

To render all who join this organization safe, the Secretary, into whose hands all monies will be paid, has entered into bonds for the sum of two thousand dollars, and the Executive Committee, who have been instrumental in the formation of this Association, will exercise a due supervision over the Secretary, and see that all his duties are faithfully and efficiently discharged.

All who desire to have their names enrolled as members of this Association will fill up properly the application, which will be furnished them, enclosing the sum of two dollars; one dollar of which shall be for defraying office expenses, printing, stationery, postage, Secretary's

salary, and other disbursements for the year ending 27th December, and the balance of one dollar will remain in Bank at interest to retire the first certificate of membership which may become due. And thereafter, the Secretary will make an annual call for such sum as the Directors may deem necessary, but in no case to exceed one dollar.

On and after the 27th December, 1872, a sliding scale will be adopted, as follows:—
Over 30 years, \$5; over 40 years, \$10; over 50 years, \$20.

As the number is positively limited to 2,500, and no more will be admitted under any circumstances, all who desire to participate in the certain advantages which this mutual benefit plan guarantees, will send their applications and remittances without delay to the Secretary, H. A. Baxter, London, Ont.

Rules and Regulations.

1.—The Society shall be known as the LONDON MASONIC MUTUAL BENEFIT ASSOCIATION.

2.—The officers of the Association shall consist of a President, Vice-President, Secretary and Treasurer (the two latter offices to be filled by one person), and an Executive Committee of six, which said officers, except the Secretary and Treasurer, shall be elected by ballot annually, at a meeting to be held for that purpose, on the 2nd Wednesday in each year, five of

whom shall form a quorum. The Secretary and Treasurer to hold office during the pleasure of the Executive Committee, and to have three months' notice previous to his being dismissed from office, except in case of misdemeanor or neglect of duty, and to give a similar notice in case of his wishing to resign.

3.—It shall be the duty of the President to preside at all meetings of the officers of the Association; or, in his absence, the Vice-President shall preside *pro. tem.*

4.—The Secretary and Treasurer shall receive all monies for the Association, and pay the same subject to the order of the Executive Committee. He shall keep a true record of all the business proceedings of the Association, and shall register the names of all the members in a book provided for that purpose, and make a correct half-yearly report of all the receipts and expenditures, number of members, and condition of the Association, which shall be sent to each member. The fiscal year of the Association shall end on the 27th day of December in each year.

5.—The Secretary and Treasurer shall give security to the amount of \$2,000 for the faithful performance of his duties.

6.—There shall be an Executive Committee, to consist of six members, to whom all applications for membership shall be referred, and if not approved of by them, the advance fee shall be refunded. No claim will be recognized unless accompanied by medical certificate, or some other satisfactory evidence, of the death, or dis-

ability resulting from loss of sight, hand, arm or leg, or from some severe spinal injury, and in the event of such disability, the member so injured shall be entitled to receive fifty cents from each member; but the widow, if any, and if none, the child or children, shall only receive the sum of fifty cents from each member at his death; and in case there shall be no widow or children of such member, then the sum, payable as aforesaid, shall be for the benefit of the next of kin; and the sum of one dollar, payable by each on the death of any member, shall be paid and payable in the same manner.

7.—It shall be the duty of the Executive Committee to examine the accounts half-yearly, and to see that the business of the Association is honestly and properly conducted.

8.—Each member shall be entitled to a certificate of membership under the seal of the Association, which shall be attached by the President and Secretary, and signed by them.

9.—An annual fee of one dollar will be required of each member, payable at the call of the Secretary, on the 27th day of December in each year, for the purpose of defraying expenses, but such sum will not be called for when the Secretary shall consider that he has sufficient funds on hand to meet the expenses of the coming year.

10.—The Secretary shall, as soon as convenient, notify each member of the death or disability of any member or members, as aforesaid, and require the amount of one dollar for each of such deaths from every member of the Associa-

