

ODD-FELLOWS' RELIEF ASSOCIATION
OF CANADA.

PROCEEDINGS

—OF THE—

SEVENTEENTH ANNUAL MEETING

—HELD IN—

KINGSTON, - ONTARIO.

—ON—

Wednesday, January 27th, 1892.

KINGSTON:
PRINTED AT THE BRITISH WHIG OFFICE.
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ODD-FELLOWS' RELIEF ASSOCIATION

OFFICIAL MINUTES

—OF THE—

SEVENTEENTH ANNUAL MEETING.

KINGSTON, January 27th, 1892.

The Odd-Fellows' Relief Association commenced its Seventeenth Annual Meeting this afternoon at 3 o'clock in the hall of Kingston Lodge, No. 59, I.O.O.F.

Bro. W. Marriage, Grand Master of the Grand Lodge of Quebec, was, on motion of Bro. Donnelly, requested to act as Chairman *pro tem*.

Rev. W. B. Carey opened the meeting with prayer.

Bro. Marriage thanked the members for the honor they had conferred upon him. He said it afforded a great deal of encouragement to notice the manner in which the Association had progressed during the year 1891. "We should congratulate ourselves," he remarked, "on the fact that never in the history of the Association has so great an advance been made by it in any year. This is due to the labours of the executive, the officers, and the agents. The outlook is most promising. The Association is taking a greater hold on the ranks of Odd-Fellowship, is proving more and more useful, and realizing the expectations of those faithful brothers who had to do with its organization in Kingston eighteen years ago."

Moved by Bro. Wright McIlroy, of Kingston, seconded by Bro. John Robinson, of Prescott,

"That the following be the Sessional Committees: No. 1, Finance; No. 2, Routine and Correspondence; No. 3, Membership; No. 4, Agencies; No. 5, Laws and Amendments; No. 6, Grand Lodge Agreements; No. 7, General Business."

The motion was carried.

Moved by Bro. T. Donnelly, of Kingston, seconded by Bro. B. H. Carnovsky, of Kingston,

"That Bros. J. B. McIver, J. S. R. McCann, and R. J. Wilson, of Kingston, be a Committee to strike the Sessional Committees, and that they adjourn at once to do so."

The motion was carried.

Bro. J. B. McIver, from the Special Committee, submitted the following draft of Sessional Committees, which was adopted:

FINANCE—John Donogh, Toronto, Chairman; John Hendry, Kingston; John Robinson, Prescott; J. S. R. McCann, Wright McIlroy, Kingston.

ROUTINE AND CORRESPONDENCE—W. Marriage, Montreal, Chairman; F. W. Martin, Picton; W. J. C. Allen, Kingston; Thos. Mallory, Mallorytown; James Boyd, Kingston.

MEMBERSHIP—Rev. James Kines, Kingston, Chairman; J. H. Magill, Port Hope; G. W. Maxwell, R. E. Kent, Kingston.

AGENCIES—C. R. Cotton, Gananoque, Chairman; T. O. Middleton, Gananoque; R. H. Spencer, Trenton.

LAWS AND AMENDMENTS—John Ormiston, Gananoque; George Lee, J. Laturney, T. C. Wilson, Kingston; J. J. Moore, Gananoque.

GRAND LODGE AGREEMENT—L. C. Pascoe, Belleville, Chairman; R. J. Wilson, R. F. Elliott, Joshua Savory, Kingston.

GENERAL BUSINESS—Rev. W. B. Carey, Chairman; R. E. Aikin, W. L. Allinson, Kingston.

Moved by Bro T. Donnelly, seconded by Bro. J. S. R. McCann, and carried, "That the Association do now adjourn, for the benefit of Committees, and resume its session at 7.30 o'clock this evening."

The various matters in the accompanying reports of the directors and officers of the Association, having been referred to the Committees the meeting adjourned.

REPORT OF THE DIRECTORS.

To the Members of the Odd-Fellows' Relief Association of Canada.

BRETHREN,—The directors, in presenting their seventeenth annual report, desire to give expression to the great pleasure it affords them to lay before the Association, as may be seen by the reports of the Secretary and Treasurer, undoubted evidences of continued prosperity. While the assessments have been few in number, the directors have been able to add to the reserve fund a much larger amount than on any previous occasion. The possession of this fund gives to members the assurance, that, in case of the occurrence of any unusual rate of mortality, the assessments to meet death claims will not become burdensome, and it is the desire of the directors to limit the number of calls to eight per annum by drawing upon the fund when these calls do not yield enough revenue to meet the claims of any one year.

The claims of the beneficiaries of deceased members have been paid with the utmost promptness. In many cases the drafts have been issued on the same day on which all the legal formalities have been complied with. No delay in any event has occurred through the action of the Association.

Subsequent to the issue of the last assessment, in 1891, eight members were reported to have died. These held certificates entitling their beneficiaries to \$11,500. Before the close of the year three claims calling for \$4,000 were paid. As against the rest of the claims, (four depending upon the action of the court in the issue of letters of administration or letters of guardianship), the current account referred to in the financial statement, together with the amount coming in after the new year on agency arrears, and the product of the first assessment in 1892, were deemed sufficient to meet all requirements, and so the sum of \$12,651.61 was carried to the reserve fund, to which reference has already been made.

Included in the \$40,000 expended in benefits is \$1,000 (on Class A certificate) paid to the administrator of the Lewis Jones estate. The \$1,000 carried by Class B and C certificates has not been paid, as the legal representatives have not yet appeared. There was also paid in 1891 the sum of \$1,000 to the widow of the late H. C. Baxter, of Seattle, who died in 1890, and whose estate was not administered until 1891.

Death claims paid in 1891	\$ 40,000 00
Death claims paid previous to 1891	200,637 00

Disability claims paid in 1891	\$1,000 00
Disability claims paid previous to 1891 ..	900 00
	<hr/>
	\$ 1,900 00

Total	<hr/>
	\$242,537 00

The by-law passed at the last annual meeting with reference to the consolidation of the classes was duly carried into effect and with the most satisfactory results.

The experience obtained in conducting the affairs of the Association has led the directors to submit some further changes in the constitution and by-laws. We trust they will merit your favourable consideration.

The energy and untiring zeal of our Officers are fully appreciated. They have been powerful factors in advancing the interests of the Association, and placing it in the high position it now occupies.

Our General Agent, Bro. A. H. Blackeby, has done good work, and we think it highly desirable that he should be retained in his present position.

The retiring resident directors are Bros. W. Dunn, T. Donnelly and B. H. Carnovsky, all of whom are eligible for re-election.

Respectfully yours,
FIFE FOWLER,
President.

REPORT OF THE SECRETARY.

The Directors of the Odd-Fellows' Relief Association.

BRETHREN,—I have the honor to lay before you my third report. The statistical statements accompanying it should prove interesting. They indicate that the Association has made steady progress during 1891, that it has grown in the confidence and esteem of the Independent Order of Odd-Fellows, and that its stability and future usefulness is fully assured.

ELIGIBILITY FOR MEMBERSHIP.

The application to me by two representatives of the Manchester Unity for admission to the Association raised the question as to who are eligible for membership. According to our by-laws the requisite qualification is "that the applicant shall be an Odd-Fellow and a member of a lodge in good standing as defined by the Sovereign Grand Lodge," etc. And the ruling, to which you gave assent, was that the endowment associations which the grand bodies may sanction are confined to the members of the Independent Order of Odd-Fellows, that the members of no other order can be given privileges in this Association.

WORK OF THE GENERAL AGENT.

The board, immediately after the annual meeting in 1891, appointed Bro. A. H. Blackeby, P.G., of Galt, as the General Agent of the Association, and his report shows how instrumental he has been in adding to the membership and in increasing the usefulness of the Association. He has improved the position of many of the old agencies and opened a number of new ones, especially in the Maritime Provinces where he has travelled since the closing of the Grand Lodge in Quebec until the end of the year. His work speaks for itself. If commendation is necessary he has it from me to the fullest extent.

THE LEWIS JONES ESTATE.

On December 13, 1890, Lewis Jones, of St. Thomas, died of accidental poisoning. He had three certificates issued whilst classification obtained in the Association. The benefit covered by No. 2904 (A \$1,000) was made payable to Martha Jones, wife, or her heirs, or assigns; the benefits covered by No. 601 (B \$500) and No. 78 (C \$500) were made payable to "Martha Jones, wife, or her legal representatives." On March 20th, T. W. Crothers, of St. Thomas, informed me that Mrs. Jones had predeceased her husband a few weeks, "leaving no children, or other living heirs, or next of kin so far as known." He said he had made application to the Surrogate Court for letters of administration to the Lewis Jones estate. A letter subsequently informed me that these letters were issued and a certified copy of the same was forwarded to me. It is unnecessary to quote from the correspondence, which was very voluminous. Suffice it to say that the

Association was advised, under the letters of administration issued to Mr. Crothers (acting for the Lewis Jones estate), to pay but \$1,000, the other \$1,000 to be retained until letters of administration to the estate of Mrs. Jones were issued to some one. Three legal gentlemen were consulted and the subjoined opinion of one is concurred in by all :

"I have considered the questions submitted and am of opinion as follows :
"1. That before any claim can be enforced against the Association it will be necessary to have an administrator appointed to the estate of Mrs. Jones.
"2. That the Association cannot safely pay the amount to Mr. Crothers, administrator of Mr. Jones' estate.

"I advise as follows :
"That Mr. Crothers be informed that the Association has been advised that if he takes out letters of administration to the estate of Mrs. Jones the money will be paid to him, but that, in the absence of representation to Mrs. Jones' estate, the Association is not in a position to carry out the terms of the certificate and make the payment to the legal representatives of Mrs. Jones. I advise further, that, if Mr. Crothers be appointed administrator of Mrs. Jones' estate, as well as that of her husband, the Association will be safe in paying him the money, taking his receipt in both capacities. If, however, a separate administrator be appointed to Mrs. Jones' estate, and if such administrator claims payment of the money, the Association should not take the responsibility of deciding between the two claims, but should pay the amount into court and leave the two administrators to contest their rights."

The last letters passing between Mr. Crothers and this office were the following :

"R. Meek, Esq.,

"St. THOMAS, November 7, 1891.

"Secretary O. F. R. A., Kingston.

"DEAR SIR,—Re Lewis Jones estate. I have yours of the 4th inst., and now return you the receipt, signed, having erased the idemnity clause.

"I have no intention of applying for administration to Mrs. Jones' estate, for I have no grounds upon which to ask for such. She left no creditors that I know of and no heirs but her late husband.

"Will I send a copy of the writ to you in case the creditors instruct me to try and collect the balance from your Association, or to your solicitor, Mr. McIntyre? As administrator of the late Lewis Jones I feel strongly that I am entitled to a sufficiency of the money to satisfy his creditors and costs.

"Faithfully,

"T. W. CROTHERS."

The reply was :

"T. W. Crothers, Esq.,

"KINGSTON, November 10, 1891.

"St. Thomas.

"DEAR SIR,—I am directed to state (in reply to yours of the 7th) that the Association's solicitor, John McIntyre, Q.C., will accept the service of any writ you may issue at the instance of the creditors of Lewis Jones, in connection with the case of Mrs. Lewis Jones, whose estate has not yet been administered."

"Faithfully,

"R. MEEK."

On October 7th a draft for \$1,000 was issued, payable to the order of T. W. Crothers, as administrator to the estate of Lewis Jones, satisfying the claim presented under Class A certificate, and the Association holds his receipt. The name of Lewis Jones has not yet appeared on any assessment notice. It was deemed best to hold it until this explanation of the case, and of the benefit paid, could be made.

BONDS OF THE AGENTS.

On June 30th I sent out a circular which embodied this paragraph : "In consequence of some slight irregularities in the returns of Agents it has been deemed expedient to ask the Agents collecting assessments aggregating over \$25

to fill up and return to this office blank bonds which will be forwarded to them. No offence need be taken at this request. In the case of most of the Agents the signing of the bond will be a formality; in the case of others it will stimulate them to a correct discharge of duty." I am pleased to say that the desire of the board has been very generally complied with, that at this date most of the agents have given bonds for a sum in excess of any assessment which will be collected by them, and the few whose papers have not reached me may be expected to act at an early date.

GRAND LODGE AGREEMENT.

The agreement with the several Grand Lodges, in its amended form, reads as follows:

1. That the Relief Association receive the sanction of the Grand Lodge as an Auxiliary Endowment Benefit Association, in accordance with the legislation of the Sovereign Grand Lodge.

2. That at each annual meeting of the Grand Lodge an Advisory Committee be appointed by the Grand Master, from the certificate holders of the Association, to advise with the Directors of the Association as occasion may arise.

3. That one of the Grand Lodge Auditors shall make an annual inspection of the books and affairs of the Relief Association, and report to the Grand Lodge.

4. That, in order to bring the Association into closer relationship with the subordinate lodges, a uniform medical examination be adopted, said examination be accepted by the Relief Association, subject to the approval of the Medical Referee of the Association, if presented to the Association within 30 days after one has been initiated into the Order, and that no admission fee be charged by the Relief Association if the applicant is not upwards of thirty-five years of age.

5. That the members of the I.O.O.F., over thirty-five years of age, be acceptable, as heretofore, by the Association on payment of the fixed membership fee.

6. That a report of the Association, including the latest financial statements, be incorporated with the Grand Lodge reports.

7. That a special meeting of the Association may be held at any place where the session of the Grand Lodge of Ontario is held, when the Directors and Advisory Committee agree that it will be in the interest of the policy-holders to hold such a meeting, such meeting to be held on the evening of the first day of session of Grand Lodge.

This agreement differs from that existing between the Grand Lodges and the Association last year, in that it provides for the admission, free of fee, of those who make application within 30 days of the date of their initiation, and these alone. The members of the I.O.O.F., who are over thirty-five years of age, are accepted by the Association on payment of its usual fee.

READJUSTMENT OF FEES.

The adoption of the Amended Grand Lodge agreement involved a readjustment of the admission fees. They are given below:

From 21 to 29 years,	\$ 500.....	\$ 1 00
" " " "	1,000.....	2 00
" " " "	1,500.....	3 00
" " " "	2,000.....	4 00
From 30 to 34 years,	500.....	1 50
" " " "	1,000.....	3 00
" " " "	1,500.....	4 50
" " " "	2,000.....	6 00
From 35 to 39 years,	500.....	2 50
" " " "	1,000.....	5 00
" " " "	1,500.....	7 50
" " " "	2,000.....	10 00

From 40 to 44 years,	500	.....	\$ 3 00
“ “ “ “	1,000	.....	6 00
“ “ “ “	1,500	.....	9 00
“ “ “ “	2,000	.....	12 00
From 45 to 49 years,	500	.....	5 00
“ “ “ “	1,000	.....	10 00
“ “ “ “	1,500	.....	15 00
“ “ “ “	2,000	.....	20 00

The limit of age is 50 years.

FRATERNAL SOCIETIES' ASSOCIATION.

In September a meeting of representatives of the leading fraternal societies in Canada was held in Toronto. Its aim was to form a fraternal association similar in its scope and usefulness to the Fraternal Congress of the United States. At this preliminary meeting a committee was appointed to draw up a constitution, and at a meeting in December this was presented and adopted. The objects were declared to be “the uniting permanently of all legitimate fraternal benefit societies for the purpose of mutual information, benefit and protection.” The different societies are represented in the Association according to numerical strength, and in the computation “only the members in Canada are counted.” The first annual meeting occurred on January 14th, in Toronto, when the permanent organization was effected. Some questions, such as the adoption of a uniform medical blank, and exchange of statistics and confidential information, were deferred for future consideration. The literature of the American Fraternal Congress is quite helpful, and believing that that of the Canadian Association will be as good, the new departure is taken under adventitious circumstances.

UNIFORM MEDICAL BLANKS.

There is some embarrassment in adopting the agreement with the Grand Lodges, so far as it refers to the admission of members free as they enter the lodges. This embarrassment arises from the absence of uniformity in the medical examinations. The Grand Lodge of Ontario acted independently and for the protection of its sick benefit funds when, as a result of careful consideration by a special committee, it adopted the form now in use. The Relief Association saw the necessity of having its blank harmonize as far as possible with that of the Grand Lodge, and only completed the remodelling of it when the Grand Lodge of Quebec gave its sanction to a blank very much like our old one. In the Maritime Provinces, and in Manitoba, different forms still (and not of Grand Lodge origin) are in vogue, and the desire is gaining for the preparation of a form which will be recognized by all lodges, Subordinate and Grand, and by the Auxiliary Endowment Associations of the order.

THE PROPOSED AMENDMENTS.

The proposed amendments to the constitution and by-laws, of which due notice will be given, do not call for much explanation. The disability clause is made more distinct. The original purpose of it was to provide for a payment of money on account of permanent disability, but the language of the clause was not understood the same by all persons, hence the change suggested. The law, too, as it is proposed to be altered, leaves it optional with the executive to make assessments on account of disability claims. The assessments in the last year yielded a sufficient sum to meet all claims, mortuary and disability. Three drafts, in payment of disability claims, were issued, but as one had not been presented before the close of the year the amount of it does not appear in the financial statement for 1891. The assessment of the old members is not affected by the removal from the constitution of the date when the new schedule of rates went into force. The schedule adopted in January 29th, 1891, is only applied to the members joining since that time.

THE DESIGNATION OF BENEFICIARIES.

An important change is that requiring a naming of the beneficiaries more

specifically than heretofore, to the end that the Association and the dependants of deceased members may be protected from legal entanglements when the claims are presented for settlement.

In suggesting an amendment to Article V, the Odd-Fellows' Relief Association is guided by the experience of other fraternal associations who have already found the benefit of following the course that is best calculated to keep their business out of the courts.

The instructions to the Auditors call for the closest scrutiny of the financial affairs of the Association.

Article IV of the by-laws is an embodiment of details formerly printed upon the proofs of claim, and now carried into the by-laws of the Association.

LIABLE FOR ASSESSMENT.

Sec. 3 of Article III, adopted by the Annual Meeting in January, 1891, read: "All members shall be liable for assessment 30 days after they have become members of the Association." My ruling as to the meaning of this clause (although drafted at my suggestion) has been called in question, and so it is best that the Association should deal with it. "Formerly," quoting from a letter which I had occasion to write to one Agent, "I had difficulty in determining when to assess new members, and our solicitor supplied the clause referred to. The meaning of it certainly is that a member shall be liable to pay an assessment 30 days after he joins the Association, and not simply be notified of one. To have it otherwise would be to exempt some members from a call for two or three months."

STATISTICS OF THE YEAR.

Total Membership in 1891, including those of B and C who were not in Class A.....	4,009
Applications for Membership during the year 1891.....	1,341
Rejected Applications.....	46
Dead.....	33
Lapsed.....	134
Withdrawn.....	35
	— 248
Net Increase.....	1,093
Total Membership.....	5,102

FACTS FOR THE BENEFICIARIES.

In connection with the deaths in 1891 these figures will prove interesting:
 Average age of deceased members, 44 years.
 Insurance on the same, \$46,000.
 Assessments paid in, \$2,294, or \$50 per \$1,000.
 Death rate for the year, 6.5 per 1,000.
 Death rate since date of organization, 6.3 per 1,000.

MEMBERSHIP, ASSESSMENT AND AGE.

Date.	Membership.	Insurance.	Amount of Assessment.	Average Age
January 1st, 1891.....	4,009	\$5,678,000.00	\$6,757.30	38.74
Net Increase since.....	1,093	1,486,000.00	1,766.52	35
Total Jan'y 1st 1892.....	5,102	\$7,164,000.00	\$8,523.82	38.14

MEMBERSHIP AND DEATHS SINCE ORGANIZATION.

	MEMBERS.	DEATHS.
1874.....	43	
1875.....	625	
1876.....	810	
1877.....	879	7

	MEMBERS.	DEATHS.
1878.....	848	4
1879.....	827	6
1880.....	957	6
1881.....	1,016	6
1882.....	1,164	11
1883.....	1,468	5
1884.....	1,849	7
1885.....	2,165	16
1886.....	2,386	10
1887.....	2,599	18
1888.....	2,805	19
1889.....	3,050	25
1890.....	3,983	27
1891.....	5,102	33

MISCELLANEOUS.

Number of certificates issued during the year.....	1,295	
Amount of said certificates.....		\$1,815,500
Number of certificates that became claims during the year.....	33	
Amount of said claims.....		46,000
Number of certificates in force at date.....	5,102	
Net amount in force December 31st, 1891.....		<u>7,164,000</u>

Number and amount of certificates terminated during the year:		
1. Deaths.....	33	\$ 46,000 00
2. Lapsed and withdrawn.....	169	293,500 00
	<u>202</u>	<u>\$339,500 00</u>
Certificates in force at beginning of year.....	4,009	\$5,678,000 00
Certificates issued during the year.....	1,295	1,815,500 00
Certificates terminated as above.....	202	339,500 00
Certificates in force at date of statement.....	<u>5,102</u>	<u>7,164,000 00</u>

Number of insured lives at beginning of year.....	4,009
Number of new insurers during the year.....	1,295
Number of deaths during the year among insured.....	33
Number of insured whose policies have been terminated during the year by death and otherwise.....	202
Number of insured lives at date of statement.....	<u>5,102</u>

CONCLUSION.

I have, in conclusion, to thank the directors and members of the Association for the many courtesies shown to me in the discharge of my official duties. From the officers, too, of the various Grand and Subordinate Lodges, I have had kindness which I greatly appreciate.

Yours in F. L. and T.,
R. MEEK,
Secretary.

REPORT OF THE AUDITORS.

To the President, Directors and Members of the Odd-Fellows' Relief Association of Canada.

BRETHREN,—We beg to inform you that we have made a careful examination of all vouchers for moneys received by your Secretary, from all sources, and have compared the same with the various original entries in the Cash Book, and find the same correct.

We find that all moneys so received by the Secretary and accounted for have been correctly transferred to the custody of the Treasurer, whose receipt was produced, for all sums so received by him, for our inspection.

Correct vouchers were produced by the Secretary for changed certificates, and also proper and satisfactory discharges for all claims paid by the Association during the year.

Your Auditors also wish to state their entire satisfaction (after examination and due consideration), as to the manner in which the authorized assessments are made by the Secretary of the Association, the present system in vogue rendering the making of an irregular or improper assessment an utter impossibility.

The books of account and detail in the Secretary's office are well and neatly kept.

We have examined the books of account of your Treasurer and found them to correspond in detail with those of your Secretary. We found all sums of money received by him from the Secretary to be punctually deposited to the credit of the Association in the Bank.

Proper vouchers were presented for our inspection for all payments made by him, and all of which we found perfectly correct.

The balance of cash on deposit, as shown by the books and statement of the Treasurer, corresponds with the balance to the credit of the Association as shown by the certificate of the Manager of the Frontenac Loan and Investment Society appended hereto.

The statements submitted herewith are correct abstracts from the books kept by the Treasurer.

Proper securities were submitted for our inspection for all permanent investments made by the Association of its Reserve Funds, and we here wish to express our entire satisfaction at the manner in which such investments are made, the conditions on which they are made, and the manner in which the securities are jointly held by the custodians thereof, rendering, as we believe, any irregularity in dealing with them impossible.

The books of the Treasurer are well kept.
All of which is respectfully submitted.

F. R. SARGENT, } Auditors.
A. T. SMITH, }

Kingston, 15th January, 1892.

FRONTENAC LOAN & INVESTMENT SOCIETY,
KINGSTON, 15th January, 1892.

I hereby certify that the balance at the credit of the Odd-Fellows' Relief Association, as shown by the books of the Society on the evening of the 31st December, 1891, is \$4,367.63.

THOMAS BRIGGS,
Manager Frontenac Loan & Investment Society.

REPORT OF THE AGENT.

To the Board of Directors of the Odd-Fellows' Relief Association of Canada.

BROTHERS,—From the figures presented by your Secretary it will be seen that the Association has passed through a very prosperous twelve months and enters upon the new year with bright prospects of increased usefulness.

It is becoming each year more clearly apparent that such an Association was needed in connection with our Order, and also that the more clearly its aims and objects are placed before the membership, the more largely are its provisions for the loved ones, when the bread-winner shall have been taken away, being taken advantage of. Odd-Fellows are everywhere beginning to take a pride in it as *their* Association, an institution peculiarly their own, and one that is becoming more and more a power for good as each year rolls around. There are still a few

Lodges in Ontario, and a somewhat larger number in the western part of the Dominion, where our Association has no Agent and no membership, but it can now be but a short time ere there will be no Lodge in Canada that will not contain some members of the Relief Association.

During the year just past I have visited, in the interest of the Association, the Lodges at Guelph (2), Lindsay, Peterboro' (2), Campbellford, Stirling, Madoc, Kemptville, Ottawa, Almonte, Arnprior, Pakenham, Renfrew, Thorold, Niagara Falls, Drummondville, Toronto (2), East Toronto, Bowmanville, West Toronto, Durham, Mount Forest, Clifford, Palmerston, Paisley, Harriston, Smith's Falls, Merrickville, Gananoque, Trenton, Dundas, Waterdown, Listowel, Wingham, Aylmer, Tilsonburg, Elmira, Waterloo, Brantford, Walkerton, St. Mary's, Seaforth, Mitchell, Otterville, Norwich, Burgessville, Paris, Milton, Brampton, Fergus, Goderich, Glencoe, Thamesville, Mount Brydges, and the Encampments at Stratford, Berlin and Ottawa, in Ontario.

In the early part of the year a tour was made embracing the Lodges at Montreal (6), Danville, Sherbrooke, Farnham, St. John's, Cookshire, Coaticook, Lachute, Valleyfield and Huntingdon, in Quebec; and a little later in the year the new Lodge in Quebec city was visited.

During the latter part of the year the Lodges under the jurisdiction of the Grand Lodge of the Lower Provinces of British North America were visited as follows:—Campbellton, Chatham, St. John (3), St. Stephen, Digby, Annapolis, Yarmouth, Port Maitland, Kentville, Canning, Berwick, Hantsport, Windsor, Halifax (3), Truro, Westville, New Glasgow, Pictou, Charlottetown (2), Summerside, Thornburn, Hopewell, Stellarton, Springville, Economy, Great Village, Acadia Mines, Oxford, River John, Pugwash, Parrsboro, Spring Hill, Amherst and Moncton.

I was also in attendance at the meetings of the Grand Lodges of Ontario and Quebec, and the Grand Encampment of Ontario.

Forty new agencies were established during the year, and a number of changes made in the old ones where it was felt that in the best interests of the Association a change was desirable.

Various acts of kindness and courtesy, which aided in making the business relations of your General Agent pleasant and agreeable, have to be gratefully acknowledged. Particularly are thanks due to Grand Master Marriage, P.G.M. Dickson, J. J. Reed, P.G.S., and C. Griffiths, G.S., of Quebec Province; also to Grand Master Edwards, D.G.M. Sutherland, P.G.M. Stewart, and D.D.G. Masters Sederguest and Guest of the Lower Provinces.

Fraternally submitted,

A. H. BLACKEBY,

General Agent.

THE ASSOCIATION AND GRAND BODIES, 1891.

GRAND LODGE OF MANITOBA, I. O. O. F.,

WINNIPEG, Man., 5th March, 1891.

ROBERT MEEK, Esq.

Secretary Odd-Fellows' Relief Association, Kingston.

DEAR SIR AND BROTHER,—At the last Session of the Grand Lodge, held February 18th, your communication was received and referred to a special committee who reported as follows:

“We, your special committee appointed to consider the communication from the Odd-Fellows' Relief Association, of Kingston, beg leave to report that we most heartily recommend the Association to the members of our Order, and that it is permitted to do business in the jurisdiction of Manitoba as long as they comply with the resolutions passed at the last Session of the Sovereign Grand Lodge, held at Topeka, Kansas.”

The above report was referred back to the committee for further consideration, when they made the following report:—

“We, your special Committee to whom the report *re* Odd-Fellows’ Relief Association, of Kingston, was referred back for further consideration, beg leave to report that we have carefully read and reconsidered the communication of Robert Meek, Secretary thereof, to the Grand Master, and also the Association’s agreement with the Grand Lodges of Ontario and Quebec, and would further recommend that this agreement be entered into with this Grand Lodge as far as practicable.”

“All of which is respectfully submitted.”
The above reports were adopted.

Yours fraternally,
R. H. SHANKS,
Grand Secretary.

GRAND ENCAMPMENT OF ONTARIO.

The statistics of the Association having been submitted to the Grand Encampment of Ontario, that body at its Session, in Galt, on July 28th, took the following action :

GALT, July 28th, 1891.

To Grand Encampment of Ontario:—

Your committee, to whom was referred the annual report of the Odd-Fellows’ Relief Association of Canada, have examined the same and see cause for congratulation on the business of the past year. This well-managed Insurance Association is worthy of the confidence and support of the fraternity, and we recommend that the Grand Encampment extend to it official recognition, and grant permission for its agents to solicit membership in the Subordinate Encampments of this Jurisdiction.

Resolved that the foregoing be adopted.

(Signed)

JOHN DONOGH,
G. A. BOUCHNER,
H. A. SAUNDERS,
JAMES BRITTON,
N. SCHUAN. } *Committee
on State
of the Order.*

Adopted.

GRAND LODGE OF ONTARIO.

REPORT OF ADVISORY COMMITTEE.

Your advisory committee, appointed in connection with the Relief Association, beg to report: That the business of the Association has been carried on in a very satisfactory manner during the past year.

We believe your Auditor has examined the books and accounts of the Secretary and Treasurer. His report will no doubt be laid before you, and we hope prove satisfactory. The Association is doing a large amount of good in connection with our Order, and your committee hope that the different Subordinate Lodges will use more exertion in inducing their members to become insured in the Association, as we think the terms are as low, its affairs as well managed and as reliable as any assessment association possibly can be.

All of which is most respectfully submitted.

W. H. COLE,
JOHN DONOGH,
FRED. DOGGETT.

THE GRAND AUDITOR’S REPORT.

The undersigned, in accordance with the requirements of the Grand Lodge Journal, 1890, (pp. 4,864 and 4,868), visited the head office of the Odd-Fellows’ Relief Association, Kingston, Ont., and made a careful inspection of the books and methods of the workings of the institution, and I beg to report that I find a decided improvement in the work and management of the affairs and its system

of book-keeping, and with the few more changes contemplated by the Manager I am of the opinion that the system will be complete and all that can be desired by the members of the Association.

I have examined the accompanying statement of its financial affairs to 30th June, 1891, and verified the same with their books, and find the funds properly invested in the chartered banks mentioned. I have also to report that the laws relating to benevolent societies has been complied with, a copy of which is attached to statements submitted, and which is well worth a careful perusal by members of the Order.

Some parts of the agreement entered into by the Grand Lodge and the Association having expired, I would recommend the approval of the accompanying amended agreement and a renewal of the license to continue the O. R. A. as an Auxiliary Benefit Association to the Grand.

All of which is respectfully submitted.

CHAS. PACKERT,
Grand Auditor.

REPORT OF SPECIAL COMMITTEE.

Your special committee, to whom was referred clause 12 of the Grand Master's report, and clause 15 of the Grand Secretary's report, are glad to notice that the Odd-Fellows' Relief Association has had such a prosperous year, and we are pleased to add our testimony to the good work which this reliable auxiliary to our Order is doing.

It has been the means of retaining members in the Order, and any support and assistance which this grand lodge can give it is amply repaid if it continues to be a means (to some extent at any rate) of stopping the drain from Subordinate Lodges which occurs from non-payment of dues.

As the Association receives the medical certificate which has been provided by the Grand Lodge, and as some lodges are still using old forms, and in some cases no forms at all, we would recommend that the attention of all Subordinate Lodges be called to the fact that this form of certificate is now made compulsory by the constitution of the Sovereign Grand Lodge.

The Sovereign Grand Lodge requires: "Each Grand Lodge shall annually send notice, either in its published proceedings or otherwise, to each Subordinate Lodge in its jurisdiction to what organization or organizations it has granted permits, and shall see that no others solicit membership within its territorial limits, or use the name, initials, title, emblems or mottoes of the Order in connection with any insurance scheme, provided said permit shall not be construed as an endorsement of such associations."

The Odd-Fellows' Relief Association of Canada having complied with all the requirements of the Grand Lodge we would recommend that it be permitted to do business in this jurisdiction as provided for by the law of the Sovereign Grand Lodge.

Resolved that the forgoing be adopted.

H. J. GUPPY,
R. W. SHEPPARD,
TURNER SINE,
W. H. ROWE,
R. W. HAYDON.

GRAND LODGE OF QUEBEC.

MONTREAL, Aug. 18, 1891.

To the Grand Lodge of the I.O.O.F., of Quebec:—

Your Committee on Petitions, to whom was referred the petition of the Odd-Fellows' Relief Association of Canada, for recognition by this Grand Lodge, beg leave to recommend that the prayer of the petition be granted.

We are pleased to note that the Association has passed through a prosperous year, and that through the visits to lodges of the general agent, Bro. A. H. Blackeby, P.G., it has added largely to its membership from this Province.

Its affairs are well managed, its rates of insurance low, and, as an adjunct to the Order, it is proving its value by securing new members in our Subordinates, and aiding in retaining the interest of others in the work of Odd-Fellowship.

Its officers having complied with all the requirements of the Sovereign Grand Lodge, relating to Insurance Associations, we have much pleasure in recommending that permission be given to its Agents to do business in the Subordinate Lodges of this jurisdiction.

All of which is respectfully submitted.

E. J. BRIGGS,
C. J. WILLIAMS,
J. A. HUNTER,

The resolution was carried.

GRAND LODGE, LOWER PROVINCES, B. N. A.

HALIFAX, N.S., August 22nd, 1891.

To the Grand Lodge of the Lower Provinces of B. N. A.

We, your committee on legislation, to whom was referred that portion of the Grand Master's and Grand Secretary's reports relating to the Odd-Fellows' Relief Association, beg leave to report that having carefully examined the report of the Odd-Fellows' Relief Association of Canada, together with the financial statement for six months ending 30th June, 1891, we find that said Association has complied with the several requirements of the Sovereign Grand Lodge, and we therefore recommend that the request of the Odd-Fellows' Relief Association of Canada to transact business under the sanction of this Grand Lodge be granted.

Respectfully submitted in F. L. & T.

JAMES R. MACDONALD.
J. D. B. F. MACKENZIE.
C. E. FILLEUL.

TREASURER'S

Statement of Revenue and Expenditure

DR.

EXPENSES, VIZ:—

Directors and Executive Committee.....	114 00
Post Office Box Rent.....	6 00
Premium on Bonds.....	25 00
Rent of Room for Annual Meeting.....	6 00
Office Rent.....	147 50
Printing and Advertising.....	661 91
Books, Stationery and Binding.....	9 00
Telephone Rent.....	24 16
Water, Gas and Fuel.....	23 98
Auditors for 1890.....	70 00
do T. Moore, 3 months, 1891.....	10 00
A. H. Blackeby, General Agent.....	1,571 67
Postage, Exchange and Incidentals.....	372 40
Engrossing Certificates.....	110 42
W. R. Dick, Office Work.....	16 50
J. McIntyre, Legal Services.....	27 50
J. H. Hammond, do.....	7 35
Medical Examination of Applications.....	199 65
Office Caretaker.....	31 00
Fitting up Office.....	48 20
City Directory.....	2 00
Insurance, Office Furniture.....	1 28
Pocket Charts for Agents.....	4 10
Opening new Agencies.....	78 50
Delegates to Fraternal Association.....	15 45

SALARIES, VIZ:—

R. Meek, Secretary.....	1,025 00
D. F. Lloyd, Book-Keeper.....	500 00
K. Abraham, Clerk.....	200 00
D. Callaghan, Treasurer.....	200 00
	<hr/> 1,925 00

5,508 57

BENEFICIARIES PAID, VIZ:—

Sarah Lewis, International Bridge, Ont.....	1,500 00
Hannah Matthews, Sarnia, Ont.....	1,000 00
Janette Lockhart, Moncton, N.B.....	1,000 00
Caroline Rosenberry, Toronto, Ont.....	1,000 00
Marietta S. Heath, Heathton, Que.....	1,500 00
Esther M. Nicholson, London, Ont.....	1,000 00
J. W. McLean, Executor of the Estate of Malcolm Mc-Kinnon, Battleford, N.W.T.....	2,000 00
Eleanor F. Davidson, Florence, Ont.....	1,000 00
Executors of Peter McSweyn, Toronto, Ont.....	1,000 00
Rachel M. Stett, Smith's Falls, Ont.....	2,000 00
Margaret Munro, St. Thomas, Ont.....	2,000 00
Mena Rosenthal, Toronto, Ont.....	1,000 00
Mary Emma Baxter, Seattle, W.T., widow of H. C. Baxter, who died Sept. 15, 1890.....	1,000 00
Ann Bradshaw, Brantford, Ont.....	1,500 00
Sarah E. Arbuckle, Merrickville, Ont.....	1,000 00

Carried Forward.....19,500 00 5,508 57

STATEMENT.

For the year ending 31st December, 1891.

		CR.
ADMISSION FEES	2,571 50	
Less Agents' Commission.....	1,144 50	1,427 00
ANNUAL CALL.....	4,801 95	
Less Agents' Commission.....	246 28	4,555 67
ASSESSMENTS.....	54,051 39	
Less Agents' Commission.....	2,789 54	51,261 85
FEES.....		43 50
INTEREST, VIZ:		
Coupons, Freehold L. & S. Co.....	200 02	
Interest, Bank of Montreal.....	403 91	
Do Bank of B. N. America.....	80 00	
Do Merchants' Bank.....	41 09	
Do Frontenac L. & I. Society.....	228 51	953 53

Carried Forward..... 58,241 55

Brought Forward.....	19,500 00	5,508 57
M. D. Fraser, Executor of the Estate of J. M. Fraser, London, Ont.....	1,500 00	
Mary Ann Maundrell, Orillia, Ont.....	1,500 00	
Emily Davy, Toronto, Ont.....	1,000 00	
Catharine Ann Nelson, Gananoque, Ont.....	2,000 00	
Annie Robinson, Essex Centre, Ont.....	2,000 00	
T. W. Crothers, Executor of the Estate of Lewis Jones, St. Thomas, Ont., died Dec. 13th, 1890.....	1,000 00	
Martha Hymers, Orillia, Ont.....	1,500 00	
Fanny Elizabeth King, Barrie, Ont.....	1,000 00	
Delia Hamilton Matthews, daughter of the late A. T. Matthews, Brantford, Ont.....	1,000 00	
Emma L. Barker, New York, daughter of the late A. T. Matthews, Brantford, Ont.....	500 00	
Margaret McKinnon, Port Elgin, Ont.....	1,000 00	
Elizabeth Muirhead, Spring Hill Mines, N.S.....	1,000 00	
Jane Bustard McGill, Cornwall, Ont.....	1,000 00	
Elizabeth Ann Harris, Pembroke, Ont.....	1,000 00	
Isabella Singleton, Seattle, W.T.....	1,500 00	
Sarah Jane Robinson, St. Thomas, Ont.....	2,000 00	
	<hr/>	40,000 00
DISABILITY CLAIMS PAID, VIZ:—		
J. W. Milkes, Brockville, loss of foot.....	500 00	
John Illingworth, Carleton Place, spinal injury.....	500 00	
	<hr/>	1,000 00
Surplus carried to Permanent Fund.....		11,732 98
		<hr/>
		\$58,241 55

DR

Balance Sheet for year

INVESTMENTS, VIZ:—	
Debentures, 4½ per cent., Freehold Loan and Savings Company, Toronto.....	15,000 00
Special Deposit, 4 per cent., Bank of Montreal.....	6,000 00
do 4 per cent., Merchants' Bank of Canada.....	4,000 00
	<hr/>
FRONTENAC LOAN AND INVESTMENT SOCIETY, account current.....	25,000 00
OFFICE FURNITURE.....	4,367 63
	265 60
	<hr/>
	\$29,633 23

Examined and found to be correct.

Kingston, 9th January, 1892.

F. R. SARGENT, }
A. T. SMITH, } Auditors.

Brought Forward..... 58,241 55

58,241 55

Ending 31st December, 1881.

CR.

PERMANENT FUND :—

Amount on 31st December, 1890, viz :—

Class A..... 1,568 63
Class B..... 3,459 14
Class C 524 09

5,551 86

Add surplus from Revenue and Expenditure..... 11,732 98

17,284 84

Deduct amount transferred to Reserve Fund..... 12,651 61

4,633 23

RESERVE FUND :—

Amount on 31st December, 1890..... 12,348 39

Transfer from Permanent Fund..... 12,651 61

25,000 00

\$29,633 23

D. CALLAGHAN, Treasurer.

DEATH RECORD IN 1891.

Name.	Address.	Date of Certificate.	Date of Death.	Cause of Death.	Total amt paid into Associat'n	Benefits.	Beneficiaries.
Wm. Lewis	Internation'l Bridge	Ap'l 21, '85	Jan. 1	Typhoid fever.	\$ 107 00	\$1,500 00	Wife
Malcolm McKinnon	Battleford.	Feb. 4, '90	Jan. 12	Consumption.	16 35	2,000 00	Son
Joshua Matthews	Sarnia	Feb. 25, '76	Jan. 26	Apoplexy.	125 00	1,000 00	Wife
Myers Davison	Florence	Oct. 6, '88	Feb. 10	Pneumonia	35 50	1,000 00	Wife & Children
Peter McSweyn	Toronto.	Aug. 16, '75	Feb. 18	Pneumonia.	113 90	1,000 00	Executors
Zach. Lockhart	Moncton, N. B.	Aug. 13, '84	Feb. 25	Disease of Liver	54 15	1,000 00	Wife
Geo. H. Heath	Heathton	Feb. 4, '85	Mar. 6	Apoplexy.	85 35	1,500 00	"
P. B. Rosenbury	Forest	Sept. 8, '76	Mar. 7	Disease of Liver	112 75	1,000 00	"
John Nicholson	London	June 9, '80	Ap'l 12	Inflammation of Liver	76 55	1,000 00	"
Daniel Munro	St. Thomas	July 31, '90	May 14	Inflammation of Bladder and Kidneys	13 00	2,000 00	Heirs
Wm. J. Stitt	Smith's Falls	Oct. 23, '90	May 25	Heart failure under surgical operation	6 50	2,000 00	Wife
B. S. Rosenberry	Toronto.	Aug. 1, '79	June 20	Drowned.	100 75	1,000 00	"
J. M. Fraser	London.	May 17, '80	Aug. 2	Bright's Disease	138 75	1,500 00	Executors
J. W. Davy	Toronto.	June 19, '83	Aug. 6	Heart Disease	69 25	1,000 00	Wife
F. W. Maundrell	Orillia.	Mch. 20, '86	Aug. 9	Cancer of Stomach.	57 75	1,500 00	Mother
S. W. Bradshaw	Brantford	Mch. 8, '82	Aug. 12	Cancer of Bowels	121 90	1,500 00	Wife
A. Arbuckle	Merrickville.	June 22, '91	Aug. 13	Tetanus	1 20	1,000 00	"
John K. Robinson	Essex Centre	June 17, '91	Sep. 8	Malarial Fever.	2 48	2,000 00	"
Geo. Nelson	Gananoque	May 13, '91	Sep. 11	Typho-Malarial Fever.	5 12	2,000 00	"
W. B. Hymers	Orillia.	June 12, '88	Sep. 28	Stomach Disease	46 75	1,500 00	"
R. F. Singleton	Seattle, W. T.	Sep. 21, '87	Oct. 8	Chronic Bronchitis.	51 75	1,500 00	"
A. T. Matthews	Brantford	Jan. 4, '82	Oct. 22	Typhoid fever	132 95	2,000 00	Children
Rev. W. McGill	Cornwall.	May 19, '76	Oct. 23	Cancer of Stomach.	153 00	1,000 00	Wife
R. Harris	Pembroke	Oct. 11, '83	Oct. 28	Drowned	64 50	1,000 00	"
E. W. King	Barrie	Dec. 22, '90	Cct. 29	Bilious Malarial Fever.	4 60	1,000 00	"
Thomas Muirhead	Spring Hill, N.S.	Aug. 1, '83	Nov. 1	Acute Catarrhal Nephritis.	84 50	1,000 00	"
J. McKinnon	Port Elgin.	Aug. 1, '83	Nov. 22	Cancer of Liver	67 15	1,000 00	"
T. R. Jackson	Leamington	July 6, '91	Nov. 26	Inflammation of Bowels.	7 78	2,000 00	"
Jas. Robinson	St. Thomas.	Aug. 10, '89	Dec. 11	Hemorrhage of Lungs	42 20	2,000 00	"
Wm. Lane	Montreal, Que.	May 29, '79	Dec. 25	Pneumonia.	151 00	1,000 00	Children
D. J. Halliday	Gananoque.	Feb. 12, '86	Dec. 26	Peritonitis	66 60	1,500 00	Wife & Children
C. E. Smallwood	Montreal, Que.	Ap'l 5, '82	Dec. 27	Cerebro Spinal Meningitis.	115 50	1,500 00	Wife
Chas. Rooth	Buffalo, N. Y.	Mch. 15, '87	Dec. 31	Railway Accident	62 50	1,500 00	"

THE AMENDMENTS SUBMITTED.

ARTICLE II.

OBJECTS OF THE ASSOCIATION.

Read: "Total and Permanent Bodily Disability," instead of "Bodily Disability."

ARTICLE V.

MEETING OF THE ASSOCIATION.

Read: "The annual meeting of the Association shall be held on the last Wednesday in January, in each year, commencing at 3 P.M."

ARTICLE VI.

MEMBERSHIP.

SEC. 1.—Read: "A resident of the Dominion of Canada, or holding membership in a Canadian Lodge."

SEC. 4.—There shall be a local medical examination by a member of the Order (where such is available), and in all cases by a regularly registered physician, the fee for said examination to be paid by the applicant.

SEC. 5.—(From Grand Lodge Agreement, 1890). The medical blank of the Grand Lodge shall be accepted by the Association, if presented to the Association within 30 days after the dating thereof, and no admission fee shall be charged by the Relief Association if the applicant is not upwards of thirty-five years of age.

ARTICLE VII.

RATING OF THE MEMBERS.

SEC. 1.—Read: "Applicants for membership shall, from the date of their acceptance, pay assessments according to the following schedule of rates and ages." Proviso at the foot of table to be omitted.

ARTICLE VIII.

BENEFIT.

Amended by substituting the following for Sections 1 and 2:

SEC. 1.—Upon the death of a member being reported to the Secretary he shall cause a blank to be sent out for the proofs of the said death, and he shall require (1) the return of the certificate or certificates issued to the deceased member; (2) a statement as to whether a will has been left by the member whose death has been reported; and (3) a copy of the will if any reference is made in it regarding the disposition of the benefits promised under any certificate or certificates that may have been issued by the Association.

SEC. 2.—Upon satisfactory proof being sent to the Secretary of the death of a member, together with such legal instruments as may be and have been called for in protection of the Association against subsequent claims on behalf of representatives of the deceased member, or his estate, the executive of the Association shall cause to be issued a warrant, signed by the President and Secretary, in payment, to the beneficiary or beneficiaries, administrator or guardian, of a sum equal to one dollar for each member of the Association then belonging thereto, such amount not to exceed the amount stated in the certificate or certificates held by the deceased member.

SEC. 3.—Before accepting payment of any claim presented to the Association and acknowledged to be just and legal, the beneficiary or beneficiaries, executor, administrator or guardian, shall sign a discharge of the certificate or certificates, and so indemnify the Association against any claim that may arise from any source on account of the said certificate or certificates.

SEC. 3.—If the President of the Association, as chief of the executive, has any doubt in respect to the validity of a claim, he shall refer the same to the directors for their decision.

Amend SEC. 3 (present constitution) to read :

Any member having become totally and permanently disabled, bodily, resulting either from total blindness, loss of hand, arm or leg, or from spinal injury, shall, upon satisfactory proof of the same being furnished, be entitled to receive out of the funds of the Association a sum equal to fifty cents for each of the members that, at the time such disability occurred, appeared entered upon the books of the Association as regular paying members, such amount not to exceed the sum of \$500 if insured for \$1,000 and over, and \$250 if insured for \$500; proofs to be supplied on blanks furnished by the Secretary, and to embrace certificates, personal and medical, setting forth the cause and nature of the said injury.

ARTICLE IX.

ASSESSMENTS.

SEC. 2.—To read: Upon the admitted disability of a member, as hereinbefore provided, satisfactory proofs having been previously presented, each member of the Association may be assessed, and shall pay to the Secretary a sum according to one-half of the regular rates, that is to say, one-half of the scale of regular assessments on account of death claims, this proviso not to be construed to mean that the Secretary shall make assessments oftener than one a month.

ARTICLE XI.

AUDITORS.

SEC. 2, (New.)—The auditors shall make a quarterly audit of the books and accounts of the Secretary and Treasurer, and certify to the correctness of the statements for publication. They shall also examine, quarterly, into the securities and investments of the Association, and into its financial affairs generally, and report on the same.

ARTICLE XIII.

CONDITIONS OF MEMBERSHIP.

Omit paragraph 9.

ARTICLE XV.

DESIGNATION OF BENEFICIARIES.

Substitute the following for Secs. 2 and 3 of the present constitution:—

SEC. 1.—Each member shall designate the person or persons to whom the beneficiary fund due at his death shall be paid, and who shall in every instance be one or more members of his family, or who shall be related to him by blood, or who shall be dependant upon him, or who shall be his affianced wife; and no member or applicant for membership shall be permitted to name any creditor as his beneficiary.

SEC. 2.—So long as a beneficiary member shall be in good standing he may surrender his said certificate, and a new certificate shall, at his request, be issued, payable to said beneficiary or beneficiaries, as he shall direct, (subject to the conditions of the foregoing paragraph), upon the payment of a fee of 50 cents; said direction shall be made in writing upon the back of the certificate, and witnessed by one or more persons, and the certificate shall be surrendered and forwarded to the Secretary.

SEC. 3.—In case of loss of said certificate, upon furnishing proof of the same to the Secretary, in the form of a statutory declaration, and the payment of a fee of 50 cents, the member shall be entitled to a duplicate of the same, when the first one shall become void.

SEC. 4.—If a member desires to change his beneficiary or beneficiaries, and the certificate is in the custody of a person other than the member, and such custodian refuses or neglects to deliver up such certificate, the member shall make a statutory declaration setting forth the facts of the case, whereupon the Secretary shall issue a second certificate to such brother with the required change, provided all other requirements of the constitution and laws of the order have been complied with. Whenever a second certificate is issued the first one shall *ipso facto* become void.

ARTICLE XVI.

SEC. 1 to be amended by having information about the habits of the member given to the "executive of the association," instead of the "board of directors."

ARTICLE II (By-Laws.)

Add to duties of directors, re the investment of funds, "or place of special deposit."

ARTICLE IV (By-Laws.)

SEC. 2.—Read : Proof of death shall be certificates setting forth all the facts, on a blank to be furnished by the Secretary, and signed by the officers of the lodge when the member is in good standing, and giving other evidence as will be satisfactory to the officers of the association. Any expenses attending the proofs of death must be defrayed by the beneficiary.

SEC. 3.—(New.) In presenting proofs and claims the following routine must be observed :

(a) Each of the certificates must be declared before some person legally qualified to receive such declaration.

(b) A wife's certificate is payable to her on simple receipt for the amount. A certificate in favor of a wife and children is payable on her receipt and that of the children, if of age. If they be minors a guardian must be legally appointed, who will sign for them, and a properly attested copy of the appointment must accompany the proofs of loss.

(c) When a certificate is payable to children in general, whose names are not separately mentioned in the certificate, proofs must be furnished of how many children there are, and the names and ages given. If any are minors, proof of the appointment of the guardian must be furnished. When the beneficiary named in the certificate is dead, a certificate will be required from the proper court to show who is authorized to act as administrator or executor of such deceased beneficiary.

(d) Should the within proofs be accepted as satisfactory, the intervention of any third person is not necessary for the collection of this claim.

(e) Payment of commission to any person for services in regard to the collection of uncontested claims upon the association is entirely unnecessary.

THE EVENING SESSION.

KINGSTON, January 27th, 1892.

The Association resumed its session this evening at 7.30 o'clock. Dr. Fowler, P.G.M., and president of the Association, occupied the chair. He said : "I am pleased to see so many Odd-Fellows present, and especially so many who take a leading part in the work of the order. We have here our old friend, Bro. John Ormiston, of Gananoque, whose genial manner always gives zest to our meeting. We have, too, with us Bro. John Donogh, P.G.M., of Toronto; Bro. Rev. James Kines, P.G.M., and Bro. Marriage, the present Grand Master of Quebec, whom I cordially welcome. The Association is now in its eighteenth year. It has been successful from its inception, but the work of the past year has been the most satisfactory in its history. A great many members have been added, the assessments have been few, and the rate of mortality has been low. All things considered there is room for congratulation upon the results of the past year. There is a great deal to be done, and so we will at once proceed to business."

The printed minutes of the proceedings of the annual meeting on January 29, 1891, were taken as read.

REPORT ON THE FINANCES.

Bro. John Donogh, from the Committee on Finance, submitted the following report, which was adopted :

To the Odd-Fellows' Relief Association of Canada :

Your Committee on Finance beg leave to submit the following report on the various matters assigned to them :

Your committee heartily approve of the action of the directors in transferring to the reserve fund the sum of \$12,651.61, and increasing the amount at the credit of that fund to \$25,000.00. We believe it to be a wise policy to build up a substantial reserve, and make provision for future contingencies, and we advise that the Directors continue to make appropriations to this fund from time to time.

Your committee have also carefully examined the securities held by the Association for the amount invested at the credit of the reserve fund, and report that the investments have been satisfactorily made, and we endorse the remarks on this subject contained in the Auditors' Report.

It has been brought to the notice of your committee that certificate holders have, at various times, made application to the directors for loans upon their certificates, and such applications have always been refused, and we commend the action of the Directors in this respect.

The change of the agents' commission to 6 per cent. on the amount collected appears to have given general satisfaction, and we recommend that the arrangement be continued.

In making investments at the credit of the Reserve Fund the directors have taken the wise precaution to protect the investments by surrounding the withdrawal of the funds by such safeguards as put their security beyond question.

These regulations should now be embodied in the constitution, and your committee recommend the adoption of the following amendments to the constitution, to be placed under the Caption "Reserve Fund":

"There shall be carried to the credit of the Reserve Fund, from the Permanent Fund, such sums as the directors in their discretion may from time to time determine so to transfer.

"The Reserve Fund shall be invested in first-class Canadian securities, in the name of this Association.

"Whenever it shall be necessary or advisable to change or withdraw any such investments, the Secretary of the Association shall forward to the issuer of the securities a certified copy, under the seal of the Association, of the resolution ordering such change or withdrawal, which must have been passed by a majority of the Directors at a meeting regularly called, and such resolution shall contain and state the names of the President, Vice-President and Treasurer of the Association, whose joint signatures shall be necessary to give validity to any receipt or endorsement that may be issued on behalf of the Association."

Your committee recommend the appropriation of the sum of \$120, to cover Directors' expenses during the year.

In conclusion your committee take the opportunity to express their appreciation of the careful manner in which the business of the Association has been managed by its officers during the past year, and we commend especially the zeal and energy displayed by the Secretary, Bro. R. Meek. We suggest that the Directors should take into their consideration the propriety of increasing the remuneration of the officers should the circumstances of the Association seem to warrant such a step.

Your committee offer the following:

Resolved—That the foregoing be adopted.

JOHN DONOGH.
JOHN ROBINSON.
J. S. R. McCANN.
W. McILROY.
J. HENDRY.

Unanimous consent was given to the amendment to the constitution, recommended in the report, as required by Sec. 1 of Article XVIII.

ROUTINE AND CORRESPONDENCE.

Bro. W. Marriage, from the Committee on Routine and Correspondence, submitted the following report, which was adopted:

To the Odd-Fellows' Relief Association of Canada:

We, your committee, beg to recommend that, regarding the "Lewis Jones

Estate," the action of the directors, as stated in the Secretary's report, be confirmed. See correspondence on the matter.

Regarding "Liability for Assessment," your committee recommend that the Clause, Art. III, Sec. 3, of By-Laws, be maintained, and that the Secretary's interpretation of the same be endorsed.

Regarding "The Association and the Grand Bodies," we are pleased to record the fact that the following Grand Bodies have officially recognized the Association, viz:—Ontario, Quebec, Manitoba and Lower Provinces, B.N.A. All have given it permission to do business in their respective jurisdictions.

Resolved—That the foregoing be adopted.

WALTER MARRIAGE.
F. W. MARTIN.
JAMES BOYD.
THOS. MALLORY.
W. J. C. ALLEN.

REPORT ON MEMBERSHIP.

Bro. R. E. Kent, from the Committee on Membership, submitted the following, which was adopted :

To the Odd-Fellows' Relief Association of Canada :

We congratulate the Association on the showing of 5,102 members, with the small death rate of 33 for the year, averaging 6.5 per 1000.

We also find the number of certificates issued during the year to be 1295.

We deem this exceptionally favorable, owing to the numerous deaths from epidemic diseases throughout the country, as in many cities the death rate has been very high.

We, therefore, judge this to argue that the agents are showing considerable caution and energy in the selection of good applicants for the Association, and the Executive equal caution in their acceptance.

It is to be regretted that 134 failed during the year to keep up their connection with the organization, but we believe this to be in no way the fault of the officers of the Association.

The past year being the year of consolidation it is gratifying to find that this has been effected with little or no difficulty, and has been found to work very satisfactorily ; and we are pleased to see that, after making all necessary deductions, there is reported a net increase of 1,093 for the year, and it is evident from the growth of the Association that the re-adjustment of the admission fee, as per amended Grand Lodge agreement, is satisfactory to the membership at large.

Your committee desires to place on record its appreciation of the valuable services of the Secretary. His untiring labours and marked ability for his position have aided largely in placing the Association at this time in its manifest condition of prosperity.

JAMES KINES,
R. E. KENT,
J. H. MAGILL.

STATE OF THE AGENCIES.

Bro. C. R. Cotton, from the Committee on Agencies, submitted the following report, which was adopted :

To the Odd-Fellows' Relief Association of Canada :

Your Committee on Agencies would heartily endorse the action of the directors in appointing to the position of General Agent, Bro. A. H. Blackeby, P.G., of Galt. We believe him to be a brother eminently well fitted for the position, and, as stated by the Secretary, his work speaks for itself.

Bro. Blackeby's report for the year shows that he has been very actively employed in promoting the usefulness of the Association, and we are pleased to learn through it of the many new fields opened up during the year, and trust it will be continued during the year upon which we have just entered.

We are also strongly in favor of the action taken in requiring agents to furnish bonds, believing that to be only an ordinary precaution that should be taken in connection with any business. We would recommend that active steps be at once taken to secure bonds from those agents who have not already complied with the request of the directors.

The local agents are deserving of the hearty thanks of the Association for the careful manner in which they have attended to its business. The remuneration received by these officers is not large, and their active and unflagging interest is consequently the more commendable.

We would suggest to the directors the advisability of allowing the agents a small fee, say fifty cents, sufficient at any rate to cover cost of postage in the case of applicants who join under the Grand Lodge Agreement without paying any admission fee.

On the correspondence submitted, relating to the employment of special agents, we recommend that no action be taken at the present time.

R. H. SPENCER.
C. R. COTTON.
T. O. MIDDLETON.

GRAND LODGE AGREEMENT.

Bro. L. C. Pascoe, from the Committee on Grand Lodge Agreements, submitted the following, which was adopted:

To the Odd-Fellows' Relief Association of Canada:

We, your committee to whom was referred the Grand Lodge Agreements, beg to report as follows:

That we recommend that the Grand Lodge of Ontario be requested, at its next session, to agree to amend Clause 4, by adding the words "within thirty days from date of medical certificate, provided the applicants shall have been initiated into the Order."

Also that the latter part of Clause 7 be amended to agree with the same.

It affords us a great deal of pleasure to notice the unanimous recommendation of the several Grand Bodies throughout the Dominion referring to our Association. In this we, your committee, heartily agree with them that this Association is a great benefit to our noble Order.

All of which is respectfully submitted in F. L. & T.

L. C. PASCOE.
R. F. ELLIOTT.
JOSHUA SAVORY.
R. J. WILSON.

GENERAL BUSINESS.

Bro. W. B. Carey, from the Committee on General Business, submitted the following, which was adopted:

To the Officers and Members of the Odd-Fellows' Relief Association:

BRETHREN,—Your Committee appointed on General Business wishes to call special attention to that portion of the President's Report which refers to the manner in which the Officers have discharged their duties during the past year. The unparalleled success attending the Association during that period is due to the energy and superior business qualities of the Secretary and those associated with him, and also to the active zeal of the General Agent and his assistants.

With reference to the clause in the Secretary's Report, headed "Fraternal Societies' Association," your Committee consider that such an organization must result in great benefit to this Association, as during the existence of so many rival insurance organizations, too much care cannot be taken to guard against imposition on the part of applicants for admission. Anything that tends to draw the various Associations together with the above object in view should meet with your Association's most hearty approval. The same holds good with

respect to the furnishing of statistics by the several Mutual Insurance Associations. These statistics would be available to all the bodies, and such a procedure must tend to guard against many of the disastrous results of epidemic diseases. The united action of those several Associations in watching hostile legislation, either in the Dominion or Local Parliaments, will also be guaranteed by this union.

Your Committee begs to express the hope that all the Provincial Grand Lodges will adopt the medical form which is now in use by the Grand Lodge of Ontario, and which is almost identical with that adopted some time since by this Association, and also by several line Life Insurance Associations in Canada.

All of which is respectfully submitted.

W. B. CAREY, Chairman.
W. L. ALLINSON.
R. E. AIKENS.

LAWS AND AMENDMENTS.

Bro. John Ormiston, from the Committee on Laws and Amendments, submitted the following:

To the Officers and Members of the I. O. O. F. Relief Association:

We, your Committee on Laws and Amendments, have examined the proposed amendments to the Constitution and By-Laws and beg leave to report:

That we approve of all the recommendations made by the directors with the exception of two, viz:

ART. V. The Annual meeting of the Association to be held on the last Wednesday in July, instead of the last Wednesday in January as at present, said meeting to commence, as suggested, at 3 p.m., when the committees shall be formed. The meeting for general business to begin at 7:30 p.m. We recommend the change of meeting in order that the Annual Reports of the Association, complete, may be submitted to the Grand Lodge meetings, instead of the incomplete reports which present circumstances make necessary.

ART. IX. The clause regarding Disability Assessments be amended further than proposed by the addition of "on \$1,000," after the words "regular schedule of rates," on the 5th line of Sec. 2.

Yours fraternally,

JOHN ORMISTON.
T. C. WILSON.
J. J. MOORE.
G. LEE.
J. LATURNEY.

It was suggested that the annual meeting be held on the third Wednesday in July, so as not to come in conflict with the meeting of the Grand Encampment.

The suggestion was endorsed by several members, and by consent of the members of the committee, the report was so amended, and on motion of Bro. Ormiston, seconded by Bro. Donnelly, adopted as altered.

ELECTION OF DIRECTORS, ETC.

The election of directors was then proceeded with.

The Secretary announced the names of those whose terms as members of the resident and managing board had expired.

Bro. J. H. Magill nominated Bro. T. Donnelly.

Bro. W. H. Godwin nominated Bro. W. Dunn.

Bro. J. Robinson nominated Bro. B. H. Carnovsky.

There being no other proposals all three directors were declared re-elected.

Moved by Bro. T. W. Gibson, seconded by Bro. J. Laturney, both of Kingston,

"That the following be the non-resident directors of the Association for the year 1892:

"Ontario—John Ormiston, Gananoque; L. Ferguson, St. Thomas; D. H. Moore, Peterboro'.

“Quebec—W. Marriage, Montreal; G. G. Gymer, Richmond; N. N. Wal-y, Sherbrooke.

“Maritime Provinces—John Richards, Fredericton, N.B.; T. L. Chappelle, Charlottetown, P.E.I.; J. W. Sutherland, Halifax, N.S.

“Manitoba, etc.—W. J. Watson, Winnipeg; J. W. Embrée, Boissevain; J. K. Drinnon, Medicine Hat.”

The motion was carried.

The meeting requested the directors to consider the appointment of Bro. Wright McIlroy as a special agent or travelling representative of the directors for the present fiscal year.

The election of auditors being reached, it was moved by Bro. Donnelly, seconded by Bro. Oberndorffer,

“That Bros. F. R. Sargent and A. T. Smith be re-elected, to audit the books, accounts, etc., of the Association in accordance with its by-laws.”

The motion was carried.

Moved by Bro. John Ormiston, seconded by Bro. James Kines,

“That the books of the Association shall be closed on the 30th day of June in each and every year, and the officers shall prepare and submit to the annual meeting a detailed statement of the financial and other affairs of the Association, together with the auditors' report.”

The motion was carried.

Bro. Ormiston moved, seconded by Bro. Donogh,

“That this resolution become Sec. 3 of Art. V of the Constitution, and that the unanimous consent of the meeting be given to the same.”

The motion was carried.

The Secretary said an item of business from last year was now before the meeting—the proposal to change the wording of the certificates, and provide for the payment of a fixed sum to the beneficiaries regardless of the number of members in the Association and the assessments collectively paid by them.

After some discussion the matter was referred to the directors and solicitor of the Association.

Moved by Bro. C. R. Cotton, of Gananoque, seconded by Bro. Sargent, of Kingston,

“That, consequent upon the change in the time of the annual meeting—to be held henceforth in July instead of January—the annual call be issued on May 1st, and be due June 1st in each and every year, when these dates fall on a week day, otherwise on the 2nd of May and June respectively.”

The motion was carried.

The unanimous consent of the meeting, as required by Sec. 1 of Article XVIII, was given to the above change in the constitution.

Moved by Bro. C. R. Cotton, of Gananoque, seconded by Bro. Sargent, of Kingston,

“That the end of the present financial year being fixed for June 30th, 1892, the next issued annual call be 50c. per member.”

The motion being put was carried unanimously.

Moved by Bro. John Ormiston, seconded by Bro. James Kines,

“That, with the unanimous consent of the meeting, Sec. 3 of Article IX read as follows: To provide for the payment of the general expenses of the Association, an annual call of \$1, in ordinary cases, and of \$3 when the members are in hazardous occupations, shall be due and payable on the 1st of June in each year.”

The motion was carried.

Moved by Bro. W. H. Godwin, seconded by Bro. James Laturney,

“That \$5 be allowed on account of rental of the Kingston Lodge Room, for this meeting of the Association, and \$2 to Bro. McIntosh, for attendance in connection therewith.”

The motion prevailed.

On motion of Bro. Godwin the Association authorized the issue of as many copies of the annual report as circumstances called for.

Moved by Bro. Marriage, seconded by Bro. Laturney,

“That the *Dominion Odd-Fellow* be recognized as the official organ of the Association, to be used by it for the dissemination of information among its members.”

The motion was carried.

Bro. L. C. Pascoe, of Belleville, gave notice that, at the next annual meeting of the Association, to be held in July, he would move to strike out the words, “and engineers and firemen on railways,” on the fourth and fifth lines of paragraph 13, Article XIII, and embracing the conditions of membership.

On motion of Rev. Bro. Carey, seconded by Rev. Bro. Kines, a cordial vote of thanks was tendered to those who had come from a distance, and to all who were in any way helping to make the Odd-Fellows Relief Association one of the most worthy of fraternal and benevolent institutions.

The President was then requested to leave the chair and Bro. John Ormiston was requested to take it.

Moved by Bro. McIlroy, seconded by Bro. John Donogh, and supported by Bros. Carey and Kines,

“That a hearty vote of thanks be tendered to the president, vice-president, directors, officers and agents, for the very able manner in which they have conducted the business of the Association during the past year.”

The motion was carried unanimously and amid applause.

Dr. Fowler responded in fitting terms. The language of approval expressed by the Grand Lodge representatives was the more pleasing because it indicated the regard in which the Association was held by the Order generally. He referred to the fact that so far the Association had spent nearly a quarter of a million dollars among the widows and children and other beneficiaries of its members, and he trusted it would continue by its good work to deserve the kind things that had been said of it at this meeting.

The business of the Association having been concluded, Rev. Bro. Carey closed the meeting with prayer.

ELECTION OF OFFICERS.

At a meeting of the directors, on Friday, January 29th, the following officers were elected:

PRESIDENT—Bro. Fife Fowler.

SECRETARY—Bro. R. Meek.

TREASURER—Bro. D. Callaghan.

EXECUTIVE COMMITTEE—The President, Vice-President, and Bro. T. Donnelly.

GENERAL AGENT—Bro. A. H. Blackeby.

✦ APPENDIX ✦

DECLARATION OF INCORPORATION

—AND—

FIRST CONSTITUTION AND BY-LAWS

• APRIL 16, 1875. •

ODD-FELLOWS' RELIEF ASSOCIATION.

DECLARATION OF INCORPORATION.

We, Fife Fowler, of the City of Kingston, Doctor of Medicine ; Simon Oberndorffer, of the same place, tobacconist ; Daniel Callaghan, of the same place, Book-Keeper ; William D. Gordon, of the same place, Druggist ; James D. Thompson, of the same place, Forwarder ; Joseph Jarvis, of the same place, Doctor of Medicine ; Thomas C. Wilson, of the same place, School Teacher ; John B. McIver, of the same place, Clerk ; Alexander Smith, of the same place, Military Store-Keeper ; George Lee, of the same place, Piano Forte Maker ; the Reverend John F. Porter, Primitive Methodist Minister ; and Zachariah Guy, of the same place, Clerk, do hereby declare that we desire to become an Incorporated Society, under and by virtue of and within the provisions of an Act of the Legislature of the Province of Ontario, passed in the the Thirty-Seventh year of Her Majesty Queen Victoria, Chaptered Thirty-Four, and entitled "An Act respecting Benevolent, Provident, and other Societies" ;

That the intended corporate name of the said Society is "The Odd-Fellows' Relief Association of Canada" ;

That the purpose of the said Society is for making provision against bodily disability, resulting from total blindness, loss of hand, arm or leg, or from spinal injury, and against death, and for relieving the members and the widows and orphan children of deceased members, and shall be known as the Odd-Fellows' Relief Association of Canada, Head Office, Kingston, Ont. ;

That the first officers of the Society shall be Fife Fowler, Doctor of Medicine, President ; Simon Oberndorffer, Vice-President ; Daniel Callaghan, Treasurer ; William D. Gordon, Secretary ; and the first executive or managing officers within the said Act shall be said James D. Thompson, Joseph Jarvis, Thomas C. Wilson, John B. McIver, Alexander Smith, George Lee, the Reverend John F. Porter, Zachariah Guy and W. McIlroy, together with the President and Vice-President ;

That the successors or successor to the aforesaid executive or managing officers, and of any managing officers or officer, shall be elected at the Annual Meeting of the Society, to be held in the City of Kingston aforesaid, on the second Tuesday in July, at half-past seven o'clock in the afternoon ;

That the Regular Meetings of the said managing officers shall be held in Kingston aforesaid, on the third Tuesdays of January, April, July and October ;

That hereto annexed is a copy of the Constitution and By-Laws of the said Society.

Witness our hands, at the City of Kingston, this Sixteenth day of April, A. D. 1875, before His Honor the Judge of the County Court of the County of Frontenac.

F. FOWLER.

SIMON OBERNDORFFER.

DANIEL CALLAGHAN.

W. D. GORDON.

J. DUNCAN THOMPSON.

J. JARVIS.

THOMAS C. WILSON.

JOHN B. McIVER.

ALEX. SMITH.

JOHN F. PORTER.

ZACHARIAH GUY.

I, James Joseph Burrowes, Esquire, Judge of our County Court of the County of Frontenac, do hereby certify that the declaration herein written appears to me to be in conformity with the Act therein mentioned.

Dated, 16th day of April, A. D., 1875.

J. J. BURROWES,

County Judge.

I certify that a duplicate of the within declaration was filed with me this 16th day of April, A. D. 1875.

ALEX. S. KIRKPATRICK,

Clerk of the Peace, Co. Frontenac.

CONSTITUTION.

ARTICLE I.

This Association is formed for the purpose of making provision against bodily disability, resulting from total blindness, loss of hand, arm or leg, or from spinal injury, and against death ; and for relieving the members and the widows and orphan children of deceased members, and shall be known as the Odd-Fellows' Relief Association of Canada. Head Office, Kingston, Ont.

ARTICLE II.

The officers of this Association shall consist of a President, Vice-President, Treasurer, Secretary, and Board of Directors, who shall (except the Treasurer and Secretary) be elected by ballot at the annual meeting in each year, and shall remain in office until their successor shall be elected.

ARTICLE III.

The Annual Meeting of this Association shall be held in the City of Kingston, Ont., on the second Tuesday in July, at 7:30 p.m.

ARTICLE IV.

The Regular Meetings of the Board of Directors shall be held in the City of Kingston on the Third Tuesday of January, April, July and October at 7:30 p.m.

ARTICLE V.

Special meetings for the approval of applications shall be held on the Third Tuesday of each month, at which no other business shall be transacted unless inserted in the notice calling such meeting.

ARTICLE VI.

Special meetings may be called at any time by the President, or by the Secretary, at the request of three Directors.

ARTICLE VII.

The Board of Directors shall consist of eleven Odd-Fellows, who are residents of the City of Kingston, and one from each Lodge outside the City which shall be represented by ten members of the Association. Six shall constitute a quorum ; and the Board shall have power to fill vacancies that may occur in their body.

ARTICLE VIII.

The President and Vice-President shall be elected by the Board of Directors from amongst their number at the First Regular Meeting of the Board after the Annual Meeting.

ARTICLE IX.

The Treasurer and the Secretary (who cannot be Directors) shall be elected by the Board of Directors from the members of the Association. The salary of the Secretary shall be fixed by the Board from time to time.

ARTICLE X.

The President shall preside at all meetings of the Association and Board of Directors ; and in his absence the Vice-President, and in the absence of both, the Board of Directors shall appoint a President *pro tem*.

ARTICLE XI.

It shall be the duty of the Treasurer to receive all moneys from the Secretary, and invest the same as the Board may direct. He shall keep an accurate account of all moneys received and paid out, and render quarterly, or oftener if required, a detailed statement to the Board of Directors, and he shall give bonds in such sum as may be required by the Board of Directors.

ARTICLE XII.

It shall be the duty of the Secretary to keep a record of the proceedings of the Association and Board of Directors ; to receive all moneys from its members, and pay the same over to the Treasurer as soon as collected, and he shall give bonds for the faithful performance of his duty if required by the Board of Directors.

ARTICLE XII.

The Board of Directors shall have the power to appoint Local Agents in the various Lodges, who shall receive and forward to the Secretary all applications received from their Lodges. They shall be paid the sum of fifty cents for each approved application, and five cents for every death call paid to them for transmission.

ARTICLE XIV.

It shall be the duty of the Board of Directors to see that the By-Laws and Regulations are complied with, to receive and decide upon all applications for membership, and have a general supervision over the affairs of the Association.

BY - LAWS.

ARTICLE I.

Any Odd-Fellow in good standing, being an actual member of the Independent Order of Odd-Fellows in the Dominion of Canada, on application to and approval by the Board of Directors, shall be eligible for membership.

ARTICLE II.

The joining fee, which shall entitle the applicant, on approval, to a policy from this Association, shall be \$2.00. And any brother of an age exceeding sixty (60) years may be accepted by the Board of Directors at their discretion, and at a fee and rate to be fixed by them.

ARTICLE III.

Any Odd-Fellow possessed of the foregoing qualifications, who shall be recommended by the Noble Grand and Secretary of his Lodge, on passing a medical examination if required, shall be a member of said Association upon receiving a majority vote of the Board of Directors present, and paying the required fee. The fee as fixed in Article II must in all cases accompany the application.

ARTICLE IV.

The members of the Association shall be divided into four classes, according to age. Those from 21 to 30 years of age, constituting the first-class ; those from 31 to 40, the second-class ; those from 41 to 50, the third-class ; those from 51 to 60, the fourth-class.

ARTICLE V.

Upon the death of a member of the Association, each member shall be assessed, and shall pay to the Secretary of the Association, a sum according to the class of which he is a member, as follows, to wit : Members of the first-class, one dollar and ten cents ; members of the second-class, one dollar and fifteen cents ; members of the third-class, one dollar and twenty-five cents ; members of the fourth-class, one dollar and fifty cents.

ARTICLE VI.

Upon the death of any member of this Association it shall be the duty of the Secretary to notify the members of the same, by printed postal card, and thereupon each surviving member shall, within one month after the date of said

notice, pay to the Secretary the amount due by him in accordance with Article V., and five cents additional if paid to the Local Agent, and in case he shall neglect to pay the same within one month, he shall be again notified by the Secretary, and if the said sum shall not be paid within fifteen days after the date of such second notice, his name shall be erased from the roll of members, and he shall forfeit all claims upon the Association; provided, however, the Board of Directors shall have power to reinstate the delinquent member upon his appearing before said Board for his default, and paying the sum in arrears; and a notice directed to a member's residence as appearing on the Secretary's books shall be deemed a legal notice.

ARTICLE VII.

It shall be the duty of the Secretary to keep a record of the addresses of the members of the Association, to notify them by printed postal card of all calls due by them. And it shall be the duty of a member, changing his place of residence, to notify the Secretary of the same within fifteen days; and thereupon it shall be the duty of the Secretary to enter such change of residence upon his books.

ARTICLE VIII.

To provide for the payment of the Secretary, and other expenses, an annual call, not in any case to exceed one dollar, shall be due and payable on the day of the annual meeting.

ARTICLE IX.

Upon the decease of any member of this Association, the Association shall, on satisfactory proofs of death, and receiving notice of the same, pay to the widow, children, or mother of such deceased, or to such person or persons as the deceased may have directed the same to be paid, one dollar for every member of said Association then belonging thereto, and in case there be no widow, children, mother, or designated person, they may appropriate towards the payment of the funeral expenses of said deceased, so much as may be necessary for that purpose, not exceeding the sum to which such widow, if any, would be entitled, and if after said payment there shall be any amount remaining, then such excess shall go into the Permanent Fund of the Association; but such sum shall in no case be paid to the widow, children, or mother (or other designated person or persons), of such members as shall have failed to make payment of the dues prescribed by the By-Laws of this Association to be paid, or who shall at the time be suspended from the Independent Order of Odd-Fellows. And suspension from said order shall immediately terminate membership in this Association.

ARTICLE X.

Any member having become bodily disabled, resulting either from total blindness, loss of hand, arm, or leg, or from spinal injury, and upon satisfactory proof of the same being furnished, shall be entitled to receive out of the funds of the Association a sum equal to fifty cents for each of the members, that at the time such disability occurred appear entered upon the books of the Association as regular paying members; and, to provide for such payment, the Secretary shall make a call upon each member of the Association for one-half of his Assessment, as laid down in Article V of these By-Laws.

ARTICLE XI.

Upon the death of a member who has received a benefit for bodily injury, as per Article X, and who has continued to be a member of the Association, his heirs shall receive a sum equal to fifty cents for each member of the Association appearing good upon the books at the time of his decease; and, to provide for such payment, the Secretary shall make a call upon each member of the Association for one-half of his assessment as laid down in Article V of these By-Laws.

ARTICLE XII.

The Board of Directors shall have the power to make such rules and regula-

tions for their government in payment of claims, reception of proof of death and transaction of general business as a majority may see fit, not conflicting with these By-Laws.

ARTICLE XIII.

All orders drawn on the Treasurer shall be signed by the President and Secretary.

ARTICLE XIV.

A member may at any time withdraw from the Association, but thereby forfeits all claims thereon or benefits therein, and to any money paid in by him.

ARTICLE XV.

Any member of the Association may deposit with the Treasurer thereof any sum not less than five dollars, to be applied to the payment of his dues as they may occur.

ARTICLE XVI.

A Permanent Fund shall be raised in the manner following, to wit: First, from admission fees; second, from that portion of the assessments not used for the payments of the benefits, which Fund shall be securely invested by the Board of Directors, and shall be for the following purposes: First, that benefits may be paid to the heirs of deceased members before assessments are collected from the survivors; second, to insure stability and prosperity, and to make up the deficit caused by those who fail to pay assessments, and for whom benefits have been paid; and to provide for other contingencies that may arise; third, to pay all other necessary expenses of management.

ARTICLE XVII.

Any alteration of these By-Laws may be made at the Annual Meeting of the Association, provided notice thereof shall have been given in writing at the Quarterly Meeting of the Board of Directors, immediately preceding such Annual meeting, and it shall be the duty of the Secretary to give the members of the Association due notice of such change being contemplated, but it shall require a two-third vote of the members present to effect a change.

ARTICLE XVIII.

Any member of the Association ceasing to be a member of his Lodge shall forfeit membership in this Association.