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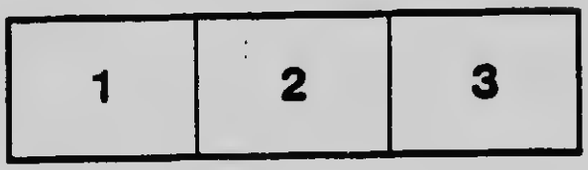


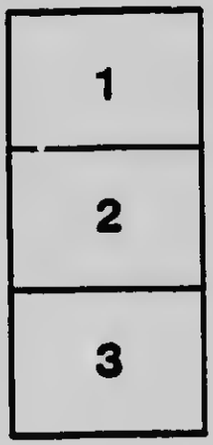


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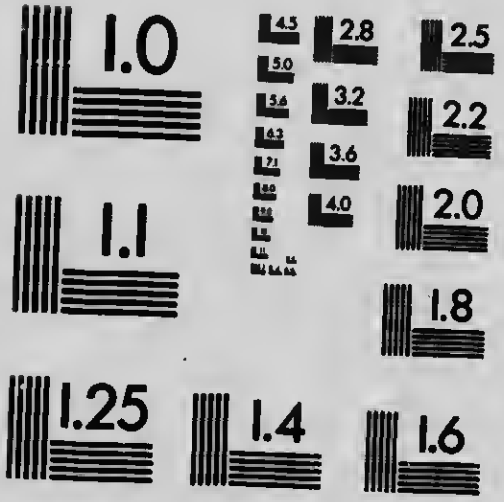

# CONSTITUTION
# OF THE
# GRAND AND SUBORDINATE
# CAMPS

Assessment System

# SONS OF SCOTLAND

## Benevolent Association

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# CONSTITUTION

of the

## Grand and Subordinate Camps

Grand Camp Organized June 27th, 1876

Incorporated 1880


Lealty, Loyalty, Liberality

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TORONTO
Printed by the Grand Camp, 1919

# Our Aims and Objects

## Our Native Land—Our Adopted Country Our Brotherhood

### Address to Scotsmen

Every man has a peculiar love for the land of his birth and the home of his ancestors. He may have been born in a land unhonored by fame and unsung in story, nevertheless he delights in it as the land of his nativity. His home may have been the burning sands or the snow-clad plains, the fertile valley or the barren mountain, the fragrant vale or the desolate waste, the thinly-populated country or the densely-crowded city; it matters not how varied the scene, it has a charm for him which no foreign land can alienate, and no clime destroy. This patriotic feeling is one of the noblest characteristics of the human race. It has been extolled and applauded in every age, and he who becomes a traitor to this sacred tie is scorned and despised by all. Such were the sentiments of our own Sir Walter Scott, when he says:

> "Breathes there a man with soul so dead,
> who never to himself hath said,
> This is my own, my native land."

Though what has been said may be true of all nationalities, nevertheless the Scots, in a greater degree, perhaps, than any other race, are wrapped

up in the love and patriotism of their native land. This state of feeling may be accounted for in different ways. Scotland has for many centuries produced men whose names will never die. The names of her warriors, poets, and philosophers, will live while the world endures. For her renown in literature and architecture, Edinburgh has been styled "Modern Athens." Nature has not only lavished upon Scotland the beauties of mountain and glen, but it has also given her a genial climate and a long summer day, which have tended greatly to the encouragement of out-door sports, games, and amusements. The Caledonian leaves his native land with his mind full of sacred and historic memories, and his heart full of regret and emotion, and when he arrives in a foreign land his mind delights to look back on his past associations. His early training has enamored him with the beauties of her literature; his youth has been charmed with the grandeur of her scenery; the recollection of many a noble intellect floats in his memory; the sports, games, and amusements of his childhood are still dear to him; and though he cannot replace the friends and associations of his native country, yet he finds in his own countrymen elements capable of alleviating his sorrow and contributing towards his loss in the land of his adoption. Their language, habits, customs, and manners are either the same or very similar to his own, and in associating with them he feels more at ease and at home than he could possibly do with strangers, whose way of living and thinking and affections are totally different; and he, therefore, very naturally seeks to form organizations in which these associations and memories may be kept alive. But hitherto every Scottish society has failed to meet the wants of Scotsmen and their descendants in Canada. To meet these wants

the Sons of Scotland Benevolent Association has been formed; but though formed specially for Scotsmen and their descendants in Canada, nevertheless it will readily accommodate itself to home or foreign countries. Its objects are to cultivate a taste for Scottish music, poetry, history, and general literature, to encourage the wearing of the national costume and the practise of athletic games, sports, and amusements, to promote and maintain a love and kindly feeling for one another, and to provide a scheme to administer to the wants of the sick and the destitute, and of the widow and the orphan. This assistance will not be given as a charity, but as a right, founded on the principles of a mutual benefit association. It is believed that the pursuit of these objects will result in the development of the intellect, the perpetuation of the Scottish national costume and games, in bringing Scotsmen and their descendants more closely together, and in working a scheme that will to a very great extent render each member independent of charity.

The Grand Camp has endeavored to frame the Constitution in such a manner as to form a great fraternal unity in the Order, without interfering unduly with the rights of members of Subordinate Camps. The Constitution contains only such general principles as are applicable to the whole Order; it will therefore be the duty of each Subordinate Camp to pass such by-laws conformable to these general principles as its own circumstances may require for the carrying out of all the objects of the Association.

By a strict adherence to the Constitution and By-laws the Grand Camp is fully persuaded that the objects of the Order will be fully realized, and that at every gathering or meeting the mem-

bers will ever be found carrying out the moral sentiments sung by Robert Burns:

"Should auld acquaintance be forgot,
And never brought to min';
Should auld acquaintance be forgot,
And days o' auld lang syne."

# PREFACE

**The Grand Camp of the Sons of Scotland,** under and by virtue of a resolution passed in Robert Burns Camp, No. 1, of the Sons of Scotland, on the fifteenth day of August, one thousand eight hundred and seventy-eight, and then and there supported by the members of Robert de Bruce Camp, No. 2, and St. Andrew's Camp, No. 3, which said resolution was in the following words, that is to say:

**Whereas,** Robert Burns Camp of the Sons of Scotland has by resolution, duly moved and carried, given its consent to the opening of two other Camps, the one to be located in the western part of the City of Toronto, and to be known as Robert de Bruce Camp of the Sons of Scotland, and the other to be located in the eastern part of the City of Toronto, and to be known as St. Andrew's Camp of the Sons of Scotland, and

**Whereas,** In order to form a perfect fraternal union, to establish order, to ensure tranquility, to provide for uniformity of initiation and conferring degrees, to promote the general welfare of the Order, and to secure to the Sons of Scotland all the benefits, advantages and blessings of Camp privileges, it is necessary that a Grand Camp should be formed and established, having jurisdiction over all Subordinate Camps wherever the same may be organized.

"**Therefore be it resolved,** That the Grand Camp of the Sons of Scotland be composed of the Past Chiefs, and present elective officers of the several camps above-mentioned, and that the Grand Camp be instructed with full powers to draw up a Constitution for the guidance of the Grand and Subordinate Camps."

Therefore, the Grand Camp of the Sons of Scotland enacts as follows (Then followed a copy of the original Constitution.)

From time to time the Constitution has been revised to meet the growing requirements of the Association, and the Constitution and By-laws hereto appended are published in accordance with the latest amendments enacted by Grand Camp in 1919.

JOHN TYTLER,
Grand Chief.

FRANK STEWART MEARNS,
Grand Secretary.

Constitution of the Grand Camp

OF THE

# SONS OF SCOTLAND

Benevolent Association

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## Name

**Section 1.** The Sons of Scotland Benevolent Association shall consist of the Grand Camp, Subordinate Camps, and Juvenile Camps.

## Objects

**Section 2.** The objects shall be:—

(a) To establish a fraternal and benevolent Association to be composed of Scotsmen, wives of Scotsmen, Scotswomen, sons, daughters, and descendants of Scotsmen and of Scotswomen, of good moral character and possessed of some well-known reputable means of support, who are fifteen years of age or over, as hereinafter provided for.

(b) To cultivate fond recollections of Scotland, and of its history, literature and traditions, customs and amusements.

(c) To establish and maintain a Mortuary Benefit Fund, a Sick Benefit Fund, an Annuity Benefit Fund, a Total and Permanent Disability Benefit Fund, and a General Fund, such Funds to be kept in separate accounts. (Note.—The Annuity Benefit Fund and the Total and Permanent Disability Fund are not yet (1919) in operation.)

## Powers of Grand Camp

**Section 3.** (a) The Grand Camp shall have jurisdiction and authority over the Association, including all Camps thereof.

(b) It shall regulate and control all forms, ceremonies, written and unwritten work, change, alter or annul, and provide for the safe-keeping and uniform teaching and dissemination of the same.

(c) It shall provide a revenue for its support, by charter fees, per capita tax on active members of Subordinate Camps under its jurisdiction, and charges on supplies. It shall have the power to make assessments when in its judgment the same shall be necessary, by a two-thirds vote of the members present.

(d) It shall require an annual report from every Subordinate and Juvenile Camp under its jurisdiction and preserve the same.

(e) It shall hear and determine all appeals and grievances from Subordinate or Juvenile Camps, or members at large of the Association under its jurisdiction, when the same are brought before it in accordance with the laws of the Association.

(f) It shall supply a Constitution for the Grand Camp and for the Subordinate and Juvenile Camps, and shall have power to amend the same or to amend, adopt or reject any proposed alteration to the Constitution coming before it as hereinafter provided.

(g) The Grand, Subordinate, and Juvenile Camps shall at all times be free from all political and theological discussion.

## Time and Place of Assembly

**Section 4.** (a) The Grand Camp shall assemble biennially on the Fourth Tuesday in June, at nine

o'clock a.m., at such place as shall have been selected by the vote of a majority of its members present at the next previous session, and adjourn its sittings from day to day until its business be completed.

(h) Should conditions of great importance or urgency arise, special meetings of Grand Camp may be called by the Executive Board. A special meeting of Grand Camp shall be called by the Executive Board upon the written request of a majority of the members in good standing who attended the previous Grand Camp Meeting. The Grand Secretary shall notify by letter each subordinate Camp entitled to representation at such special meeting and also every member of Grand Camp entitled to attend such special meeting and in such notice shall state the business of the special meeting. Provided, however, that no special meeting of Grand Camp shall be held at any time within six months before the date fixed by the Constitution for any regular meeting of Grand Camp.

**Sec. 5.** The members of all regular and special meetings of Grand Camp shall be its officers, the representatives from Subordinate Camps and all Past Grand Chiefs, provided they remain in good standing in their Subordinate Camps.

**Sec. 6.** Grand Camp shall not have the power to create a Past Grand Chief. All Grand Chiefs who have served one full or the balance of an unexpired term, shall be Past Grand Chiefs by virtue of service, and the retiring Grand Chief shall occupy the chair of the Past Grand Chief until his successor is installed.

**Sec. 7.** Members of Grand Camp shall be entitled to hold proxies and vote at Grand Camp, provided that no member in any one Province

shall be entitled to hold a proxy for a Subordinate Camp in any Province in which he is not a bona-fide resident member, and provided further that no proxy shall be held for any Camp in Ontario or Quebec.

Sec. 8. Each Subordinate Camp shall be entitled to one Representative in Grand Camp. When a Subordinate Camp has a membership of 100 it shall be entitled to an additional Representative for each additional 100 members or fraction thereof, and such additional Representative and his Alternate shall be elected at the next annual election after the Camp is entitled thereto. Provided, however, that in the Provinces other than Ontario, and in that part of the Province of Ontario called New Ontario, two or more Camps may combine and elect one or more Representatives on the basis of the above provision for representation, which Representative or Representatives shall be entitled to record the number of votes the Camps combining would have been entitled to had they sent Representatives separately.

Sec. 9. At the regular election of Representatives, the Subordinate Camps or combining Camps shall also elect Alternates for such Representatives, who shall be recognized as the Alternate Representatives in the event of the inability of the Representatives, or either of them, to attend the meeting of the Grand Camp, or in the event of the death or resignation of the Representatives, or either of them, unless the vacancy by death or resignation shall have been filled by said Subordinate Camp or combining Camps; provided that the Representatives and their Alternates shall not both be admitted during any regular or special meeting. Any vacancy in the office of Representa-

tive or Alternate may be filled by the Subordinate Camp or combining Camps. An Alternate Representative, before being admitted to the Grand Camp, shall present, together with the certificate of election, written evidence from the Secretary of the Camp or combining Camps, or from the Representative for whom he is elected Alternate, that the Representative is unable to attend the meeting of the Grand Camp. All Representatives and their Alternates shall be elected from the active members of the Subordinate Camps or combining Camps, as provided in the Constitution of Subordinate Camps.

**Sec. 10.** No Subordinate Camp shall be entitled to representation in Grand Camp if in arrears to Grand Camp for per capita tax, mortuary, or other assessments or for supplies, or which has neglected to make reports of its membership.

**Sec. 11.** Each member of Grand Camp shall at each meeting thereof present credentials from his Subordinate Camp showing good standing therein at the last regular meeting of his Camp, prior to the Grand Camp Meeting.

## Quorum

**Section 12.** Thirty members shall constitute a quorum. No session of the Grand Camp shall be open for general business unless a quorum be present, but, a smaller number may act on the credentials of Representatives, and adjourn from time to time until a quorum be present.

**Sec. 13.** At the commencement of Grand Camp a Striking Committee of three shall be elected to name a committee of three on mileage and per diem; a committee of three on new business, and a committee of three on secret work to serve during the sitting of Grand Camp.

**Sec. 14.** No money grants shall be made after the first day of the biennial meeting unless upon notice during any session on said first day.

## Mileage and Per Diem

**Section 15.** This Grand Camp shall pay mileage to its members and Representatives from Subordinate Camps, who may be in attendance at its session, at the rate of three cents per mile each way, from the place of their residence, and per diem shall be paid to each member as the Grand Camp, while in session, may direct. Provided, however, that in no case shall the Representatives from any Subordinate Camp or combined Camps be entitled to receive in the aggregate for mileage and per diem a larger amount than such Subordinate Camp or combined Camps has or have paid during the preceding year by way of per capita tax.

## Regalia

**Section 16.** The regalia of the Grand and Subordinate Camps shall be such as prescribed by the Grand Camp, or adopted and approved from time to time, at the session of the Grand Camp. The Balmoral Bonnet shall be the regulation or standard Bonnet of the Grand Camp.

## Officers and Elections

**Section 17.** The officers of this Grand Camp shall be a Grand Chief, Past Grand Chief, Grand Chieftain, Grand Chaplain, Grand Medical Examiner, Grand Secretary, Grand Treasurer and Grand Pipe Major, and six members to be elected by Grand Camp, who shall, with the Grand Chief, Past Grand Chief, Grand Chieftain, Grand Secre-

tary, and Grand Treasurer, form an Executive Board; provided that no person shall be eligible to the office of Grand Chief who has not been a member of Grand Camp for two years preceding his election. The surviving Junior Past Grand Chief shall act as Past Grand Chief.

**Sec. 18.** The Grand Chief shall appoint from the Representatives present at Grand Camp a Grand Marshal, Grand Standard Bearer, Grand Senior Guard, and Grand Junior Guard, who shall hold office during the session of Grand Camp only.

**Sec. 19.** At the biennial meeting of Grand Camp two properly qualified Auditors shall be elected, and each such Auditor shall be a qualified Accountant not holding nor having for at least two years prior to his becoming an Auditor held any other office or employment under the Association, or any officer thereof, and an Auditor need not be a member of the Association.

**Sec. 20.** When there is more than one candidate for the same office, a majority of all ballots cast shall be necessary to a choice. It shall require a majority of all votes cast to elect; and when there are more than two candidates for the same office, the one receiving the least number of votes on each ballot shall be dropped, until an election is held.

**Sec. 21.** During the nomination and election of officers, no motion, except to adjourn, shall be entertained. No one but members of Grand Camp shall be permitted on the floor of Grand Camp during the time the election of officers is being held.

**Sec. 22.** The officers (except the Past Gr[illegible] Chief) of the Grand Camp shall be elected for t[illegible] term of two years, and until their successors shall

be duly installed. The Past Grand Chief shall hold his office from the time of the election and installation of such officers until the installation of his successor in office.

Sec. 23. The election of officers of the Grand Camp shall be by written ballot.

Sec. 24. If any vacancy occurs in the membership of the Executive Board, or if any Grand Camp Office becomes vacant through death, resignation, removal or otherwise, the Executive Board ~~shall~~ may appoint a suitable person from the membership of the previous Grand Camp Meeting to such position or office to serve during the remainder of the term. Any officer of a Subordinate Camp may be removed by the Executive Board for inability to perform or inattention to the duties of his office, incompetency, insubordination, or conduct unbecoming his position as an officer.

## DUTIES OF OFFICERS

### Grand Chief

Section 25. The Grand Chief shall preside at all meetings of the Grand Camp and Grand Executive Board. He shall sign all cheques drawn in accordance with the ~~By-laws~~ Constitution of the Association and all documents and papers that require his signature to properly authenticate them. His decisions on all questions of law during a recess of the Grand Camp shall be referred to the Executive Board for approval or rejection. The Grand Chief shall direct and supervise, where practicable, the work of the District Deputy Grand Chiefs, and he shall have power to suspend any District Deputy Grand Chief or any Subordinate Camp Officer for great neglect of duty, insubordination or improper con-

duct, subject to the approval of the Executive Board.

## Grand Chieftain

**Section 26.** The Grand Chieftain shall preside in the absence of the Grand Chief, and in the case of the death, resignation, disqualification, refusal or neglect of the Grand Chief to discharge the duties of his office, he shall then perform all duties incumbent upon the Grand Chief until an election shall be held.

## Grand Secretary

**Section 27.** (1) The Grand Secretary shall keep a correct report of the proceedings of Grand Camp. He shall read all communications, reports, petitions, etc. He shall affix the seal of Grand Camp to all official documents, and under the direction of the Executive Board he shall prepare for publication a copy of the proceedings of Grand Camp within one month after the close of each meeting. He shall also make to Grand Camp on the first day of each meeting a complete printed statement of the condition of the Association.

(2) He shall complete and arrange for publication, subject to the approval of the Executive Board, all amendments to the Constitution and Laws adopted by the Grand Camp.

(3) In the months of January and July of each year he shall furnish the semi-annual password, as selected by the Executive Board, to the several Chiefs of Subordinate Camps in good standing.

(4) He shall promptly perform all duties relating to the several Funds provided for in the Constitution according to the provisions and requirements of the Constitution.

(5) He shall draw and countersign all cheques (which must also before payment be signed by the Grand Chief and Grand Treasurer) for payment of all claims against the several funds provided for in the Constitution that have been approved by the Executive Board. He shall keep proper books of accounts and papers, which shall be supplied by and be the property of the Grand Camp.

(6) He shall conduct the correspondence of the Grand Camp.

(7) He shall keep a record of the name, number, date of institution, names of officers, and the location of all Subordinate Camps. He shall keep a full record of each member initiated into the Association, with date, place of birth, age, occupation, residence, and of the beneficiary or beneficiaries of such member as appears by his application; also a list of all members expelled or suspended.

(8) He shall have charge of the seal, books, papers, and the examination forms sent to him by the Grand Medical Examiner, and all documents belonging to the Grand Camp, except the books and papers of the Grand Treasurer.

(9) He shall deliver to the Grand Camp, or to his successor in office, all property, moneys, books and papers of the Grand Camp in his charge and possession at the expiration of his term of office, or when called upon to do so by the Executive Board.

(10) He shall keep a true and correct account between the Grand Camp and all Subordinate Camps. He shall present to the Grand Camp on the first day of meeting, a full and correct statement of the amount of money received and disbursed during each year and for what purposes disbursed.

(11) He shall receive all money due the Grand Camp and shall deposit the same, weekly, to the credit of the Grand Camp, in a chartered Bank to be selected by the Executive Board, and shall send a statement monthly to the Grand Treasurer showing the amount deposited to the several funds.

(12) He shall issue to the several Camps, annually, circulars showing the receipts of and for, and expenditures from, the General Fund in detail, giving name of payee and dates of payment, and a correct statement of the several Funds provided for in this Constitution as appearing and as should appear by the books of his office.

(13) He shall act as Secretary for the Executive Board and Committees thereof, be the director of organizers, and perform such other duties as the Executive Board and the laws and usages of this Association may require, and may from time to time appoint and discharge such assistants as shall be provided for him by the Grand Camp, and he shall be responsible for the acts of such assistants in the transaction of the business of his office.

(14) Before entering upon the discharge of his duties as Grand Secretary, he shall give a good and sufficient bond, from a responsible Canadian Guarantee Company, at the expense of the Grand Camp, for the faithful performance of his duties as such Grand Secretary, in the penal sum of not less than $6,000, which bond must be approved by the Grand Camp, or during the interim of sessions, by, and deposited with, the Executive Board, and for his services he shall receive such sum as the Grand Camp may determine.

## Grand Treasurer

**Section 28.** (1) The Grand Treasurer shall perform all duties relating to the several Funds pro-

vided for in this Constitution as prescribed in and by the Constitution.

(2) He shall sign all cheques drawn in accordance with the Constitution. He shall keep a correct and separate account of all money deposited to the credit of the Grand Camp, and paid by him on account of the several Funds provided for in this Constitution, and only pay the same on cheques duly drawn by him to pay claims against any of the several Funds provided for in this Constitution. The Mortuary Benefit Fund shall not be used for any other purpose. He shall also keep a correct and separate account of all money deposited to the credit of and paid from the General Fund. The General Fund shall not be used to pay Mortuary Benefit Certificates.

(3) At the commencement of each quarter, he shall transmit to the Grand Secretary, and to the Executive Board, a statement comprising the following items:—

**General Fund.**—Balance on hand at last report, total receipts and payments, and balance on hand.

**Mortuary Benefit Fund.**—Balance on hand at last report, total received for assessments, total disbursements, and balance on hand.

**Sick Benefit Fund.**—Balance on hand at last report, total received for assessments, total disbursements, and balance on hand.

(4) He shall have his accounts correctly kept, and ready for examination by the Executive Board, immediately after the close of each fiscal year, and at such other times as they shall require and demand, and he shall make to the Grand Camp, on its first day of meeting, a full and correct printed report of the financial affairs of the Grand Camp, of all matters and things done, and of all money

received, paid, and delivered by him as Grand Treasurer during his term of office; the condition of the several funds, the balances then on hand, and the state of the Treasury of the Grand Camp at the time of such report.

(5) He shall deliver to the Grand Camp or its proper officer, whenever called upon so to do by the Executive Board, all moneys, papers, and other property under his charge. All cheques for the payment of money, from either Fund, shall be signed by the Grand Chief and Grand Treasurer, and countersigned by the Grand Secretary.

(6) For the faithful performance and discharge of his duties as such Grand Treasurer he shall receive such sum as the Grand Camp may determine.

## Grand Medical Examiner

**Section 29.** (1) The Grand Medical Examiner shall examine all certificates of examination sent by the Examining Physician of each Subordinate Camp, write thereon his approval or disapproval, forward such as are approved to the Grand Secretary, and notify said Subordinate Camp of the approval or disapproval of each application. If the examination and recommendation of the Physician of the Subordinate Camp be disapproved by the Medical Examiner, the applicant shall not be eligible to membership, entitling him to participation in any of the Funds provided for in this Constitution.

(2) If the Grand Medical Examiner shall approve, the applicant named therein shall be deemed eligible to membership so far as physical qualifications and conditions are concerned.

(3) It shall also be his duty to prepare forms of examination for Subordinate Camps, medical

proof papers, to be filled up on the death, sickness or total disability of a member, and to report upon all examinations of applicants and members and proof of death and sick claims to the Grand Secretary, and to perform such other duties as determined by the Grand Camp or Executive Board. He shall be a legally qualified practitioner, and must be a member in good standing of this Association. In no case can he hold the office of physician to a Subordinate Camp while acting as Grand Medical Examiner. He shall be compensated for his services out of the General Fund, as Grand Camp may determine.

## Grand Chaplain

**Section 30.** The Grand Chaplain shall offer invocations to, and ask the blessing of God, and perform such other duties as are required by the Laws, Rules and Usages of the Association.

## Grand Auditors

**Section 31.** The Auditors shall, after the close of each year and on or before the 25th January, make an audit of all the books, securities, vouchers and documents of the Association and report thereon to the Executive Board, on or before the 25th day of February, in the same year. They shall be compensated for their services out of the General Fund as Grand Camp shall determine.

## Other Grand Camp Officers

**Section 32.** The immediate Past Grand Chief, Grand Marshall, Grand Standard Bearer, Grand Senior Guard, and Grand Junior Guard, shall perform all the duties required of them at their several stations in Grand Camp.

## Executive Board

**Section 33.** (1) The Executive Board shall appoint a committee of three on Credentials in advance of the meeting of Grand Camp, which shall examine the Credentials of all Officers and Representatives of Grand Camp.

It shall engage and have control of all organizers and commission workers and shall have power to pay them such remuneration and salaries as it shall deem advisable.

It shall have power to establish new Camps and revive defunct Camps.

It shall have power to appoint a Sub-Committee of three or more of its members to carry on the work of organization and routine business during the interim between its meetings, and such Sub-Committee shall make a written report of its work to the Executive Board at each meeting thereof.

(2) It shall contract for all needed supplies and printing in accordance with such resolutions or regulations as have been or shall be adopted by the Grand Camp, and shall fix the price of all supplies, except in cases where the prices have been fixed by the Grand Camp.

(3) It shall examine all bills, and approve the same if correct; return all disapproved bills, with the reasons for disapproval, to the Grand Secretary; examine the Grand Secretary's books; examine the returns from all Subordinate Camps together with the reports of the Grand Secretary as presented at each meeting of Grand Camp; examine the Grand Treasurer's books and vouchers, and submit a printed report of the finances of the Association to Grand Camp; also as to the correctness of said reports. It shall also submit to the Grand Camp at meeting a printed statement in detail of the pts and expenses for the

twelve months ending the thirty-first day of December in each year. It shall keep a record in a book, to be furnished by the Grand Secretary, of the date, payee, object, amount, and date of approval of each account approved by it.

(4) It shall examine and approve the By-Laws of all Subordinate Camps, and all subsequent amendments or alterations made thereto, provided the same do not repeal or conflict with the Constitution or Laws of this Grand Camp, and such By-laws shall not take effect until so approved.

(5) It shall examine and report upon all proposed amendments to the Constitution and Laws of this Grand Camp. It shall also examine all appeals and grievances that may arise in Grand Camp, together with all appeals and grievances that may be taken from a Subordinate or Juvenile Camp to Grand Camp, or between individual members thereof, that may be referred to it in accordance with the laws of the Association. It shall not receive new testimony, but shall base its decision upon the evidence furnished, and report to Grand Camp for approval or rejection.

(6) It shall report to the Grand Camp on all matters referred to it at each meeting, and shall submit a written report of its proceedings at the first session of Grand Camp.

(7) It shall enforce all laws of the Association and shall have a general superintendence over it, with power to grant dispensations, when the good of the Association may require it, except for the admission of unqualified persons to membership, or to authorize a violation of the laws of the Association, or to confirm a wilful violation of such laws.

(8) It shall select semi-annual passwords, and with the assistance of the Grand Secretary, it shall furnish the same to each Subordinate Camp in good standing.

(9) It shall also perform such other duties as the Grand Camp may from time to time direct.

(10) Its correspondence with Subordinate Camps when practicable shall be conducted through the Grand Secretary.

(11) It shall have the exclusive right to create and promulgate all passwords, to call in and change the same when necessary, and prescribe their application and use.

(12) No circular, resolution, or document relating to the ritual, laws, or general management, shall be issued or circulated by any Subordinate Camp, or member of the Association, or be read in or acted upon by any Subordinate Camp, unless the same shall bear the approval of the Executive Board, or be circulated under immediate jurisdiction of the Grand Camp.

**Provided,** however, that nothing in this subsection shall prevent the discussion of proposed alterations in the Constitution or Ritual, but all documents in reference to such proposed alterations, which are intended for circulation in Subordinate Camps, must first be approved of by the Executive Board.

(13) All application blanks for new Charters shall be furnished by the Executive Board. The Executive Board shall have the power to grant Dispensations and to take such measures as may be necessary to institute Camps.

(14) All Subordinate Camps working under Dispensations or Charters shall be reported at each annual meeting by the Grand Secretary. All

Charters shall be sealed with the seal of the Association and countersigned by the Grand Chief and Grand Secretary.

(15) The Executive Board shall be the Trustees of the several Funds provided for in this Constitution.

## District Deputy Grand Chiefs

**Section 34.** The District Deputy Grand Chief for each district shall be a member of Grand Camp, and shall be nominated by a majority of the representatives of Subordinate Camps to Grand Camp, over which the District Deputy shall have jurisdiction, subject to the approval of the Executive Board, and shall on discharge of his duties, as defined by his commission, receive from the funds of Grand Camp his actual expenses, i.e., railway fare and hotel expenses for one visit during the year to each Camp in his district—making such visits when possible in one consecutive journey, and his account for the same shall be submitted to the Executive Board before payment.

## Revenue

**Section 35.** (a) The revenue for the Grand Camp shall be:—

| | |
|---|---|
| Charters and sets of supplies for each Subordinate Camp | $75 00 |
| Benefit Certificates, each | 1 00 |
| Withdrawal Cards | 25 |
| Rituals | 20 |
| Constitutions | 5 |
| Applications for membership and Medical Examiner's blanks for 100 | 2 00 |

The sale of such further supplies as may be required for the Association and by regulation of the Executive Board, under authority of the Grand Camp.

(b) Each active member of the Association shall pay a per capita tax of fifteen cents per month, payable monthly in advance on the first day of each month.

## Formation of Subordinate Camps

**Section 36.** (1) Subordinate and Juvenile Camps exist by virtue of charters issued by authority of the Grand Camp.

(2) The Constitution of Subordinate and Juvenile Camps shall be such as is or shall be enacted by the Grand Camp.

(3) A Subordinate Camp shall be composed of not less than fifteen Mortuary Benefit Members at its institution, and afterwards of not less than nine Mortuary Benefit Members, and shall hold regular meetings at least monthly.

(4) The officers of a Subordinate Camp shall be elected by written ballot. Their term of office shall be for one year, and until their successors shall be duty elected and installed.

(5) The application for a charter for a Subordinate Camp shall be addressed:—

**To the Executive Board of the Sons of Scotland Benevolent Association.**

We, the undersigned, respectfully apply to your honorable body for a Charter for a Subordinate Camp, to be called ———— Camp, to work under the laws of the Association.

(Signed.)

The Petition shall be signed by at least fifteen persons, and accompanied by a fee of seventy-five dollars.

(6) Each Subordinate Camp shall have a Seal,

which shall be affixed to its official documents. Such Seal shall be designed by the Executive Board and shall be furnished to Camps as part of Camp supplies.

## Returns

**Section 37.** Each Subordinate Camp shall make out an annual return of its work and business to the Grand Secretary, up to and including the 31st day of December in each year; and shall forward such return to the Grand Secretary, within thirty days after such date, and in case it fails so to do, such Subordinate Camp shall not be entitled to representation at the next ensuing session of the Grand Camp, except for good cause the Grand Camp shall deem it proper to allow such representation. The Grand Secretary shall supply all Subordinate Camps with forms on which to make the above return on or before the first day of December in each year.

## Mortuary Benefit Certificate

**Section 38.** (1) Every Subordinate Camp shall forward to the Grand Secretary all applications for membership within six days after applicant is initiated, and with each application one dollar to pay for a Mortuary Benefit Certificate, which shall be issued to him by the Executive Board and returned to the Subordinate Camp, whose Chief shall countersign the same and deliver it to the applicant.

(2) Each applicant shall direct in his application to whom he desires his benefit . id. The beneficiary or beneficiaries may thereafter be changed, as provided for in this Constitution.

(3) A Mortuary Benefit Certificate of a member shall not be changed or a new one issued until the

surrender of the original, except that when a certificate is lost or destroyed, a written statement of the member that such certificate has been lost or destroyed, a certificate of the Chief of his Camp that such member has paid his Mortuary Benefit assessments, is not six months in arrears for dues, is worthy of belief, and that he believes such statement to be true, attested by the Secretary with the Seal of the Subordinate Camp, shall be received in place of such original certificate, and a duplicate or new certificate shall be issued thereon. The fee for such duplicate certificate shall be fifty cents.

## Mortuary Benefit Fund

**Section 39.** Upon satisfactory evidence being furnished to the Executive Board of the death of an active member who has complied with all the requirements of the Constitution and Laws of the Association there shall be paid a sum not exceeding the amount of his Mortuary Benefit Certificate to the beneficiary or beneficiaries of such deceased member as provided by and subject to the provisions of the Constitution.

## Sick Benefit Fund

**Section 40.** A Sick Benefit Fund shall be established and continued when and so long as 200 members shall have become enrolled in such Fund. Should the number at any time become less than 200, said Sick Benefit Fund shall be distributed pro rata among the members then in good standing. Said benefit shall be optional, but all desiring such must conform with the provisions of the Constitution. (See Section 45, hereinunder.)

## Annuity Benefit Fund

**Section 41.** The Annuity Benefit Fund shall consist of all assessments received from members of

the Association who hold Certificates payable at death should such occur before attaining the age of 70 years, but if a member be living at that age, then payable to himself in ten equal annual instalments, with the remainder at death, should such occur before the said ten annual payments have been made.

## Total and Permanent Disability Benefit Fund

**Section 42.** The Total and Permanent Disability Benefit Fund shall be made up from the assessments of those members who avail themselves of the Total and Permanent Disability Benefits furnished by the Association. From this Fund shall be paid this benefit to such as are entitled.

## War and Hazardous Occupations

**Section 43.** (1) On any application for insurance in any of the benefits of the Association, the Executive Board may make inquiry into the occupation of the applicant, and if it deem his occupation hazardous may reject such application, or the said Board may, if the applicant is engaged in any hazardous occupation, admit him as a member of the Association upon the payment of such additional assessment as the said Board may determine for such risk, and if any member of the Association, after being admitted, desires to become engaged in any occupation which the said Board deems hazardous, he must first have the written approval of the said Board and pay such additional assessment as the said Board may determine for such risk if the said Board approves of his engaging in such hazardous occupation.

(2) From and after the 1st day of July, 1917, no one shall be admitted to membership in the Association who intends to engage in, or is con-

scripted or compelled to engage in active military service either on land, water, or in the air while the nation or country whose military services he engages in is at war, and any such member of the Association so engaging in such military service without the written consent of the Executive Board shall forfeit his membership in the Association and his certificate shall immediately become void.

# MORTUARY BENEFIT FUND

**Section 44.** (1) All claims against the Mortuary Benefit Fund shall be payable within sixty days after proof of death satisfactory to the Executive Board has been received.

(2) Each active member shall, upon passing the prescribed Medical Examination and with the approval of the Executive Board, be entitled to a Mortuary Benefit Certificate for any one of the following sums, viz., $250, $500, $1,000, $1,500, or $2,000, payable on the death of such member, but no member shall be entitled to hold more than one Certificate.

(3) Every applicant for active membership shall be examined by a duly qualified physician, and shall not be admitted unless on such examination he shall have been found to possess the qualifications prescribed in the Constitution as evidenced by a certificate of the Examining Physician, duly approved by the Grand Medical Examiner, in accordance with Section 63 of the Constitution of Subordinate Camps.

(4) In the event of the death of a brother in good standing in any Subordinate Camp, the amount of his Mortuary Benefit Certificate shall be paid as he has directed therein.

(5) Any member holding a Mortuary Benefit Certificate desiring at any time to make a new direction as to its payment may do so by authorizing such change in writing on the back of his Certificate in the form prescribed, attested by the Secretary of the Camp, and by the payment to the Grand Camp of the sum of fifty cents; but no change of direction shall be valid or have any binding force or effect until said change shall have

been reported to the Grand Secretary, and such direction of change countersigned by him; provided, however, should it be impracticable for the Secretary to witness the change desired by the brother, attestation may be made before a Justice of the Peace, or a Notary Public, or an Officer of a Court of Record. Every change must be in accordance with the Dominion or Ontario Statutes, or the laws of the Province in which the member is domiciled and the Association is carrying on business.

(6) The Secretary of a Camp in which a death occurs shall immediately send to the Grand Secretary a notice setting forth name, residence, age, date of initiation and death of deceased, and the nature of the disease of which the member died, accompanied by a certificate under the signature of the Chief and Seal of the Camp, stating the amount of all dues, fines and assessments (if any) remaining unpaid by such deceased member; also that deceased member was not six months in arrears for dues.

(7) On receipt of such notice the Grand Secretary shall forward the same to the Grand Medical Examiner with the original application and medical examination, and on his favorable report and on approval of the Executive Board, shall cause the amount of the mortuary benefit certificate to be paid.

(8) Every active member shall pay to the Financial Secretary of his Camp his assessment as provided in Subsection 10 (a) of this Section, on or before the first day of each month without notice. If such day falls on Sunday or a legal holiday, the assessment shall be payable on the day previous, and in the event of any member failing to pay he shall ipso facto become

suspended from membership and aii benefits and priviieges of the Association.

(a) Any suspended member who has forfeited aii his rights by non-payment of assessments for the Mortuary Benefit Fund may be reinstated at any time within a period of three months from the date of such suspension, upon the foiiowing conditions, that is to say: He shaii pay aii assessments in arrear, together with his dues to date, and the Financiai Secretary shaii report the same to the Camp at its next meeting.

(b) Any suspended member who faiis to be reinstated within three months from the date of his suspension may be reinstated upon compiiance with the foiiowing terms and conditions: He must, at his own expense, be examined and recommended for reinstatement by the medicai examiner of his Camp, as in the originai examination. His medicai examination and appiication for reinstatement must be approved by the Grand Medicai Examiner. He must deposit with the Financiai Secretary of the Camp aii assessments in arrear and the current assessment, together with aii dues in arrear. He must aiso obtain the consent of the Camp to his reinstatement by a majority vote.

(9) Assessments shaii be coiiected by the Financiai Secretary of Subordinate Camps, and paid to the Treasurer, and by the Treasurer forwarded to the Grand Secretary on or before the iast day of the month in which the assessment is due. The names of those who have not paid an assessment shaii be entered by the Financiai Secretary on a form of statement furnished by the Grand Secretary, and transmitted to the Grand Secretary. The Grand Secretary shaii, on receipt of such informatiou, communicate to the Financiai Secretary whether the statement is correct.

10 (a) The monthly rate of every active member admitted between July 1st, 1899, and January 1st, 1918, and who paid on and since his admission the rates adopted on and after July 1st, 1899, shall continue to be the same as paid by him prior to the 1st of January, 1918. Every active member admitted on and after January 1st, 1918, shall pay the monthly rate at his nearest birthday at date of his initiation, according to the following table.

The rate for additional insurance shall be according to the member's age at his birthday nearest the date of application therefor.

| AGE | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 15 | $0.20 | $0.40 | $0.80 | $1.20 | $1.60 |
| 16 | .21 | .41 | .81 | 1.22 | 1.62 |
| 17 | .21 | .41 | .82 | 1.23 | 1.64 |
| 18 | .21 | .42 | .84 | 1.26 | 1.68 |
| 19 | .22 | .44 | .87 | 1.31 | 1.74 |
| 20 | .23 | .45 | .90 | 1.35 | 1.80 |
| 21 | .24 | .47 | .93 | 1.40 | 1.86 |
| 22 | .24 | .48 | .96 | 1.44 | 1.92 |
| 23 | .25 | .50 | .99 | 1.49 | 1.98 |
| 24 | .26 | .51 | 1.02 | 1.53 | 2.04 |
| 25 | .27 | .53 | 1.05 | 1.58 | 2.10 |
| 26 | .27 | .54 | 1.08 | 1.62 | 2.16 |
| 27 | .28 | .56 | 1.11 | 1.67 | 2.22 |
| 28 | .29 | .57 | 1.14 | 1.71 | 2.28 |
| 29 | .30 | .59 | 1.18 | 1.77 | 2.36 |
| 30 | .31 | .61 | 1.21 | 1.82 | 2.42 |
| 31 | .32 | .63 | 1.25 | 1.88 | 2.50 |
| 32 | .33 | .65 | 1.29 | 1.94 | 2.58 |
| 33 | .34 | .67 | 1.33 | 2.00 | 2.66 |
| 34 | .35 | .69 | 1.38 | 2.07 | 2.76 |
| 35 | .36 | .72 | 1.43 | 2.15 | 2.86 |
| 36 | .37 | .74 | 1.48 | 2.22 | 2.96 |
| 37 | .39 | .77 | 1.53 | 2.30 | 3.06 |
| 38 | .40 | .80 | 1.59 | 2.39 | 3.18 |
| 39 | .42 | .83 | 1.65 | 2.48 | 3.30 |
| 40 | .43 | .86 | 1.71 | 2.57 | 3.42 |
| 41 | .45 | .89 | 1.78 | 2.67 | 3.56 |
| 42 | .47 | .93 | 1.85 | 2.78 | 3.70 |
| 43 | .49 | .97 | 1.93 | 2.90 | 3.86 |
| 44 | .51 | 1.01 | 2.01 | 3.02 | 4.02 |
| 45 | .53 | 1.05 | 2.09 | 3.14 | 4.18 |
| 46 | .55 | 1.09 | 2.18 | 3.27 | 4.36 |
| 47 | .58 | 1.16 | 2.32 | 3.48 | 4.64 |
| 48 | .60 | 1.19 | 2.38 | 3.57 | 4.76 |
| 49 | .63 | 1.25 | 2.49 | 3.74 | 4.98 |

In the event of a change in the amount of his mortuary benefit, he shall pay assessments according to his age at time of making the change upon the increased insurance, but no increase of mortuary benefit shall be allowed after a member has passed his fiftieth birthday.

(b) Every member admitted prior to 1st July, 1899, and every member admitted after that date on rates in force prior to that date shall, on and after January 1st, 1918, pay the monthly rate according to the following table of ages, rates, and amounts of insurance.

The rate for each such member for the amount of his insurance, as indicated in the table, shall be that rate set opposite the attained age of the member determined by subtracting his year of birth from 1918.

| *Age attained | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 33 | $0.32 | $0.63 | $1.25 | $1.88 | $2.50 |
| 34 | .33 | .65 | 1.29 | 1.94 | 2.58 |
| 35 | .34 | .67 | 1.33 | 2.00 | 2.66 |
| 36 | .35 | .69 | 1.38 | 2.07 | 2.76 |
| 37 | .36 | .72 | 1.43 | 2.15 | 2.86 |
| 38 | .37 | .74 | 1.48 | 2.22 | 2.96 |
| 39 | .39 | .77 | 1.53 | 2.30 | 3.06 |
| 40 | .40 | .80 | 1.59 | 2.39 | 3.18 |
| 41 | .42 | .83 | 1.65 | 2.48 | 3.30 |
| 42 | .43 | .86 | 1.71 | 2.57 | 3.42 |
| 43 | .46 | .89 | 1.78 | 2.67 | 3.56 |
| 44 | .47 | .93 | 1.85 | 2.78 | 3.70 |
| 45 | .49 | .97 | 1.93 | 2.90 | 3.86 |
| 46 | .51 | 1.01 | 2.01 | 3.02 | 4.02 |
| 47 | .53 | 1.05 | 2.09 | 3.14 | 4.18 |
| 48 | .55 | 1.09 | 2.18 | 3.27 | 4.36 |
| 49 | .58 | 1.16 | 2.32 | 3.48 | 4.64 |
| 50 | .60 | 1.19 | 2.38 | 3.57 | 4.76 |
| 51 | .63 | 1.25 | 2.49 | 3.74 | 4.98 |
| 52 | .66 | 1.31 | 2.61 | 3.92 | 5.22 |
| 53 | .69 | 1.37 | 2.73 | 4.10 | 5.46 |
| 54 | .72 | 1.43 | 2.86 | 4.29 | 5.72 |
| 55 | .75 | 1.50 | 3.00 | 4.50 | 6.00 |
| 56 | .79 | 1.58 | 3.15 | 4.73 | 6.30 |
| 57 | .83 | 1.65 | 3.36 | 4.95 | 6.60 |
| 58 | .88 | 1.75 | 3.50 | 5.25 | 7.00 |
| 59 | .92 | 1.83 | 3.65 | 5.48 | 7.30 |
| 60 | .97 | 1.93 | 3.85 | 5.78 | 7.70 |
| 61 | 1.02 | 2.03 | 4.05 | 6.08 | 8.10 |
| 62 | 1.08 | 2.15 | 4.30 | 6.45 | 8.60 |
| 63 | 1.13 | 2.25 | 4.50 | 6.75 | 9.00 |
| 64 | 1.19 | 2.38 | 4.75 | 7.13 | 9.60 |
| 65 and over | 1.25 | 2.50 | 5.00 | 7.50 | 10.00 |

*To find the required age for applying the table, subtract the year of birth from 1918 and take the rate set opposite thereto.

(c) Every beneficiary member, who, prior to 1st September, 1909, filed with the Grand Secretary a written consent to the option then available, allowing the difference between the new rate, which came into force on the last-mentioned date, and the rate in force immediately prior thereto, to stand as a charge or lien on his beneficiary certificate, with interest at three per cent., compounded annually, shall, on and after January 1st, 1918, pay the rate applicable to the amount of his certificate, as determined in sub-section 10b, hereinbefore set forth; provided, however, that the amount chargeable as a lien against his certificate as at January 1st, 1918, shall (unless paid to the Association prior to his death) be deducted from the amount payable thereunder at his death; and the rate of interest chargeable on said lien on and after January 1st, 1918, shall be five per cent. per annum in place of three per cent., and the interest shall be paid once a year as and when demanded, and if not so paid shall be compounded.

(d) Every member admitted prior to 1st July, 1899, and every member admitted after said date on rates in force immediately prior thereto, and who is re-rated at January 1st, 1918, in accordance with the terms of sub-section 10b of this section, may (if his age attained at the last-mentioned date exceed 54), have the option of securing a loan from the Association for the purpose of assisting in paying his monthly assessments, as follows:—

| Re-rated Ages. | Amount of Loan. |
|---|---|
| 55 to 63.... | 25 per cent. of monthly assessment. |
| 64..... | 27½ p.c. of monthly assessment. |
| 65 and over. | 30 per cent. of monthly assessment. |

Such loans shall be secured by the execution by the member of the Association's loan agreement and shall bear interest at the rate of five per cent. per annum, payable according to the terms of the said agreement. Loans may be paid off in whole or in part at any time, but if not so paid the loan with accumulated interest shall be deducted from the amount payable upon a member's certificate at his death.

**Illustration of Loan on $1,000 Certificate**

| Re-rated Age | Monthly Assessment | Amount of Loan | Net cash Assessment |
|---|---|---|---|
| 55..... | $3.00 | $0.75 | $2.25 |
| 56..... | 3.15 | .79 | 2.36 |
| 57..... | 3.30 | .82 | 2.48 |
| 58..... | 3.50 | .87 | 2.63 |
| 59..... | 3.65 | .91 | 2.74 |
| 60..... | 3.85 | .96 | 2.89 |
| 61..... | 4.05 | 1.01 | 3.04 |
| 62..... | 4.30 | 1.07 | 3.23 |
| 63..... | 4.50 | 1.12 | 3.38 |
| 64..... | 4.75 | 1.30 | 3.45 |
| 65 and over. | 5.00 | 1.50 | 3.50 |

(e) Any member admitted prior to July 1st, 1899, and who paid the rates in force on 1st July, 1899, may, on written application, have the amount of his certificate reduced to one of the lower regular amounts of insurance for which certificates are issued, and a new contract will thereupon be issued therefor, and thereafter the monthly rate shall be proportionately reduced.

(11) The Grand Secretary, upon proper notice having been given to him of the death of a memoer in good standing shall, upon the approval of the

Executive Board, forward the amount of the mortuary benefit as provided for in this Constitution to the Subordinate Camp of which deceased brother was a member. And the Chief of such Subordinate Camp shall retain from such amount for said Subordinate Camp all unpaid dues, fines, and mortuary benefit assessments, if any, owing by such deceased member at the time of his death, and all expenses that may have been incurred by such Camp, for the proper interment of such deceased brother, and shall cause the balance to be paid to the beneficiaries of such deceased brother, receiving from them receipts in duplicate properly signed, one of which shall be retained by the Subordinate Camp, and the other forwarded to the Grand Secretary.

(12) Any Subordinate Camp failing to pay its assessments as provided for in the Constitution for a period of three months, may have its Charter suspended by the Executive Board, and all members of a Camp so suspended shall become subject to the provisions of Section 126 hereof.

(13) Any member desiring to change his Mortuary Benefit Certificate to a lower amount must surrender his original certificate, and pay the sum of fifty cents, to the Secretary of his Camp, who will forward the same to the Grand Secretary, stating the amount to which the member desires to change; the Grand Secretary, on receipt of said notice, will issue a new Mortuary Benefit Certificate to the member in the class named in his Application.

(14) A member holding a Mortuary Benefit Certificate, desiring to insure for a larger amount, must first be examined by the Camp Physician, and have his application approved by the Grand Medical Examiner, and in all other respects be

subject to the requirements of Section 44, Subsection (3), before a new certificate will be issued by the Grand Secretary, to whom the member's medical examination papers must also be sent.

## Twenty Payment Life Plan

(15) This form of Beneficiary Certificate shall be granted to members or applicants for membership on the following conditions, that is to say:—

(a) Any active member of the Association who is forty-nine (49) years of age at his nearest birthday at date of application, may apply to have his present Mortuary Benefit Certificate exchanged for one on the Twenty Payment Life Plan without undergoing any medical examination, by making written application for the said exchange, and by paying the assessment corresponding with his age at the date of making the application for the said exchange and for the amount of the certificate held by said member.

(b) Any active member who is forty-nine (49) years of age at his nearest birthday at date of application, may, in addition to his present Mortuary Benefit Certificate, secure an additional Certificate on the Twenty Payment Life Plan, by furnishing such evidence of health as the Association may require, and paying the assessment for the Certificate corresponding with his age and for the amount mentioned in said new Certificate, provided always that the amount with that of his former Certificate shall not exceed $2,000.

(c) An applicant for membership may apply for a Certificate on the Twenty Payment Life Plan alone, or he may apply for a Certificate on the Twenty Payment Life Plan together with a Mortuary or Annuity Benefit Certificate, provided the amount of both Certificates does not exceed $2,000.

(d) The following schedule of assessments indicates the sums that must be paid monthly in advance for the ages at nearest birthday and amounts of the beneficiary certificates as set forth in the said table. These assessments shall be paid for the full period of twenty years, or until two hundred and forty assessments have been paid, when the beneficiary certificate shall become fully paid up, and the payment of assessments shall cease.

| AGE | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 15 | $0.33 | $0.66 | $1.32 | $1.98 | $2.64 |
| 16 | .34 | .67 | 1.35 | 2.02 | 2.70 |
| 17 | .35 | .69 | 1.38 | 2.07 | 2.76 |
| 18 | .36 | .72 | 1.41 | 2.13 | 2.82 |
| 19 | .37 | .73 | 1.45 | 2.18 | 2.90 |
| 20 | .37 | .74 | 1.48 | 2.22 | 2.96 |
| 21 | .38 | .76 | 1.52 | 2.28 | 3.04 |
| 22 | .39 | .78 | 1.55 | 2.33 | 3.10 |
| 23 | .40 | .79 | 1.58 | 2.37 | 3.16 |
| 24 | .41 | .81 | 1.62 | 2.43 | 3.24 |
| 25 | .42 | .83 | 1.65 | 2.48 | 3.30 |
| 26 | .43 | .85 | 1.69 | 2.54 | 3.38 |
| 27 | .44 | .87 | 1.73 | 2.60 | 3.46 |
| 28 | .45 | .89 | 1.78 | 2.67 | 3.56 |
| 29 | .46 | .91 | 1.82 | 2.73 | 3.64 |
| 30 | .47 | .93 | 1.86 | 2.79 | 3.72 |
| 31 | .48 | .96 | 1.91 | 2.87 | 3.82 |
| 32 | .49 | .98 | 1.96 | 2.94 | 3.92 |
| 33 | .51 | 1.01 | 2.02 | 3.03 | 4.04 |
| 34 | .52 | 1.03 | 2.06 | 3.09 | 4.12 |
| 35 | .53 | 1.06 | 2.12 | 3.18 | 4.24 |
| 36 | .55 | 1.09 | 2.18 | 3.27 | 4.36 |
| 37 | .56 | 1.12 | 2.24 | 3.36 | 4.48 |
| 38 | .58 | 1.16 | 2.31 | 3.47 | 4.62 |
| 39 | .60 | 1.19 | 2.38 | 3.57 | 4.76 |
| 40 | .61 | 1.22 | 2.44 | 3.66 | 4.88 |
| 41 | .63 | 1.26 | 2.52 | 3.78 | 5.04 |
| 42 | .65 | 1.30 | 2.59 | 3.89 | 5.18 |
| 43 | .67 | 1.34 | 2.67 | 4.01 | 5.34 |
| 44 | .69 | 1.38 | 2.75 | 4.13 | 5.50 |
| 45 | .71 | 1.42 | 2.84 | 4.26 | 5.68 |
| 46 | .74 | 1.47 | 2.94 | 4.41 | 5.88 |
| 47 | .76 | 1.52 | 3.04 | 4.56 | 6.08 |
| 48 | .78 | 1.57 | 3.14 | 4.71 | 6.28 |
| 49 | .82 | 1.63 | 3.25 | 4.88 | 6.50 |

(e) When a Certificate on the Twenty Annual Payment Life Plan has been in force for five or more full years and is free from indebtedness, the holder thereof shall, upon written request and on legal surrender of his Certificate, be entitled to a paid-up Certificate (payable at death) for the amount as set forth in the following table:—

| Years | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 5 | $ 44 | $ 88 | $175 | $263 | $350 |
| 6 | 55 | 112 | 225 | 337 | 450 |
| 7 | 69 | 138 | 275 | 413 | 550 |
| 8 | 81 | 162 | 325 | 487 | 650 |
| 9 | 94 | 188 | 375 | 563 | 750 |
| 10 | 106 | 212 | 425 | 637 | 850 |
| 11 | 119 | 238 | 475 | 713 | 950 |
| 12 | 131 | 262 | 525 | 787 | 1,050 |
| 13 | 144 | 288 | 575 | 863 | 1,150 |
| 14 | 156 | 312 | 625 | 937 | 1,250 |
| 15 | 169 | 338 | 675 | 1,013 | 1,350 |
| 16 | 181 | 362 | 725 | 1,087 | 1,450 |
| 18 | 206 | 412 | 900 | 1,350 | 1,650 |
| 19 | 225 | 450 | 900 | 1,350 | 1,800 |
| 20 | 250 | 500 | 1,000 | 1,500 | 2,000 |

# SICK BENEFIT FUND

**Section 45.** (1) Members, except Honorary Members, shall participate in the benefits of the Sick Benefit Fund, but female members shall be entitled only to benefits for such sickness and injuries as are common to both sexes.

(2) A candidate desiring to be enrolled in the Sick Benefit Fund shall make application therefor and undergo a medical examination (on a form approved of by the Executive Board), and on such medical examination being accepted and passed by the Grand Medical Examiner, such candidate shall be entitled to be enrolled in the Sick Benefit Fund, provided that when a candidate has passed the prescribed medical examination for the Mortuary Benefit Fund and for admission to the Association or for an increased insurance in the Mortuary Benefit Fund or for reinstatement within six months prior to his making said application and is still in good, sound, mental and physical health, he may, on the recommendation of the Grand Medical Examiner, without again passing a further medical examination, be enrolled in the Sick Benefit Fund upon furnishing a health certificate on a form to be prescribed by the Executive Board, executed by himself and approved of by the Camp Physician, provided, further, that when a candidate has passed such medical examination, within sixty days prior to his making the said application for enrolment in the Mortuary Benefit Fund, and is still in good, sound, mental and physical health, he may, on the recommendation of the Grand Medical Examiner, be enrolled in the Sick Benefit Fund without again passing the prescribed medical examination, or furnishing a health certificate.

(3) A member taking Sick Benefits only shall be charged a per capita tax of fifteen cents per month, and the application and certificate fee in the Sick Benefit Fund shall be two dollars.

(4) Each member who has been enrolled in the Sick Benefit Fund shall, before the end of the month in which he becomes a member, pay the monthly assessment for his age at the date of admission in accordance with the Table of Rates prescribed in the following Section.

(5) The following shall be the assessments payable by each member into the Sick Benefit Fund at the time specified in Sub-sections (3) and (5) of Section 45 herein:—

## Schedule

| AGE | $3.00 for 6 months RATE | $3.00 for 12months RATE | $4.00 for 6 months RATE | $4.00 for 12months RATE |
|---|---|---|---|---|
| 15..... | 18 c. | 20 c. | 24 c. | 27 c. |
| 16..... | 18 | 20 | 24 | 27 |
| 17..... | 19 | 21 | 25 | 28 |
| 18..... | 20 | 22 | 26 | 29 |
| 19..... | 20 | 22 | 27 | 30 |
| 20..... | 20 | 23 | 27 | 30 |
| 21..... | 21 | 23 | 27 | 31 |
| 22..... | 21 | 24 | 28 | 32 |
| 23..... | 22 | 24 | 29 | 33 |
| 24..... | 22 | 25 | 29 | 34 |
| 25..... | 23 | 26 | 30 | 35 |
| 26..... | 23 | 27 | 31 | 36 |
| 27..... | 24 | 28 | 32 | 37 |
| 28..... | 25 | 29 | 32 | 38 |
| 29..... | 25 | 29 | 33 | 39 |
| 30..... | 26 | 30 | 34 | 40 |
| 31..... | 27 | 31 | 35 | 42 |
| 32..... | 28 | 32 | 36 | 43 |
| 33..... | 28 | 33 | 37 | 45 |
| 34..... | 29 | 34 | 38 | 46 |
| 35..... | 30 | 36 | 39 | 47 |
| 36..... | 30 | 36 | 40 | 49 |
| 37..... | 31 | 37 | 41 | 50 |
| 38..... | 32 | 38 | 42 | 51 |
| 39..... | 33 | 39 | 43 | 52 |
| 40..... | 34 | 41 | 44 | 54 |
| 41..... | 34 | 42 | 45 | 55 |
| 42..... | 35 | 43 | 47 | 57 |
| 43..... | 36 | 44 | 48 | 59 |
| 44..... | 37 | 46 | 49 | 61 |
| 45..... | 38 | 48 | 51 | 63 |
| 46..... | 39 | 48 | 52 | 65 |
| 47..... | 40 | 50 | 53 | 67 |
| 48..... | 42 | 52 | 55 | 70 |
| 49..... | 43 | 54 | 57 | 72 |

(6) The first monthly assessment shall be paid before the first day of the month following the date of admission and all subsequent payments shall become due and payable at the same time and in the same manner as assessments are provided for in this Constitution with reference to the Mortuary Benefit Fund, and shall be remitted to the Grand Secretary as herein provided for the Mortuary Benefit Fund.

(7) Any member who is enrolled in the Sick Benefit Fund, and who from illness or injury is totally disabled and thereby incapable of following or directing any employment, labor, trade, occupation or profession (notwithstanding he may continue to carry on or conduct his business by his wife, servants, or children) shall, subject to the provisions of the Constitution and Laws of the Association, if in good standing in the Sick Benefit Fund when taken ill or disabled, be entitled to benefits in this Fund; a member shall not receive benefits in this Fund until he shall have been ill or disabled for one week, but when he shall have been ill or disabled for one week he shall then, subject to the laws governing the Sick Benefit Fund, become entitled to benefits in this Fund, including the first week, under the provisions of the Constitution.

(8) A member shall not be entitled to benefits in this Fund unless he shall furnish a certificate from his Camp Physician or a certificate granted by the Grand Medical Examiner upon such evidence as he may deem sufficient certifying to the illness, disease, or disability on account of which the claim for sick benefits is made, provided where members are absent from home during such illness or disability his Camp Physician shall, in such case, make careful inquiry before granting such certificate, and provided further that not-

withstanding anything herein contained, no sick benefits shall be payable unless and until approved of by the Grand Medical Examiner.

(8a) Subject to the provisions of the Constitution and Laws of this Association no claim for benefits in this Fund shall be payable until made on the form prescribed, properly filled in and duly executed and until the same shall have been investigated and passed upon by the Grand Medical Examiner.

## Notice of Sickness

(9) Whenever a member who is enrolled in the Sick Benefit Fund becomes incapacitated through illness or injury he shall, on the first day of such illness or injury, or as soon as may be possible thereafter, notify his Camp Physician, and shall send a written notice to the Chief or Recording Secretary of his own Camp or of the Camp in whose jurisdiction he has been taken ill or injured, stating as fully as possible the cause or causes of such illness or injury and the nature thereof, and the notices to the Chief or Recording Secretary shall be read to the Camp by the Recording Secretary at its next regular meeting thereafter, and shall be entered in the books and then filed with the records of the Camp.

(10) A member failing to give the notice as provided for in the preceding section shall not be entitled to benefits in the Sick Benefit Fund except from the date on which such notices are given. Any member in the Sick Benefit Fund acting in any manner tending to retard his recovery shall forfeit the benefits in this Fund to which he otherwise would be entitled.

## Claims Must Be Filed Within Thirty Days

(11) All claims for benefits for any illness or

disability must be made on the prescribed form, properly filled in and duly executed, and must be filed with the Grand Secretary within thirty days from the time of recovery of the member, or from the expiration of the time to which he is entitled to benefits in this Fund, as the case may be, and any member failing to file his claim as aforesaid or cause it to be filed shall ipso facto forfeit all claims for any benefit in this Fund to which he would otherwise have been entitled by reason of such illness or disability, provided that when a member dies before the claim for sick benefits is made the claim shall be made by his legal representative.

(12) The Grand Secretary, on receipt of a claim for benefits in this Fund on the prescribed form, shall refer the same to the Grand Medical Examiner, who shall investigate as to the cause of and the nature of the claimant's illness or disability, and the duration thereof, and as to whether or not the member is entitled to the benefits claimed, and the Grand Medical Examiner, on the completion of the investigation, shall report his findings to the Grand Secretary, together with his recommendation as to the claim. If the member refuses or neglects to furnish within thirty days any additional evidence required by the Grand Medical Examiner he shall not be entitled to any benefit from this Fund.

## Retiring From and Suspension From the Sick Benefit Fund

(13) A member of the Sick Benefit Fund may retire therefrom at any time and still retain his membership in the Mortuary Benefit Fund, by giving notice to the Financial Secretary of his Camp and to the Grand Secretary of his intention to

retire, and at the same time paying up all arrears in this Fund.

(14) A member failing to pay any assessments or dues in the Sick Benefit Fund as provided for in the Constitution shall ipso facto become suspended, and in the event of his reinstatement therein he shall not be entitled to sick benefits for any illness or disability during his suspension.

(15) A member who has been suspended from the Sick Benefit Fund by the operation of Subsection (14) of this Section, or who has voluntarily retired from the Sick Benefit Fund, and who is not suspended from the Mortuary Benefit Fund of the Association may, within ninety days thereafter, be reinstated in the said Sick Benefit Fund by making an application for reinstatement on the prescribed form and by paying up all arrears, and upon his application for reinstatement being approved of by the Grand Medical Examiner.

(16) If more than ninety days have elapsed since his suspension or reinstatement he may, on the approval of the Grand Medical Examiner, be reinstated in the Sick Benefit Fund by making an application for reinstatement on the prescribed form and furnishing a certificate of good health on the prescribed form, fully filled in and executed by himself and approved of by the Camp Physician, and by paying all arrears at his former rating, and by his application being approved of by the Grand Medical Examiner, whereupon he shall be re-rated at his age at the time of reinstatement, but, if required by the Grand Medical Examiner, he shall again be examined by the Camp Physician, and such medical examination must be approved of by the Grand Medical Examiner before such member can be reinstated.

# ANNUITY PLAN

## At Age 70 Years

**Section 46.** (1) Any person who is now a member of the Association and under 50 years of age, by making application to the Association through his Camp, and paying the rate of assessment on the annuity plan for his attained age, may exchange his Mortuary Benefit Certificate payable at death for one of an equal amount, payable at death should he die before the age of 70 years, but if living thereafter payable in ten equal annual instalments until the full amount of the Certificate shall have been paid, and should death occur before the full amount of the Certificate has been paid by these annual instalments, the remaining unpaid portion shall become due and payable to his beneficiary.

(2) Any member of the Association, under 50 years of age may, in addition to the Mortuary Benefit Certificate he now holds, obtain a Certificate on the Annuity Plan by making application therefor to the Association, through his Camp and furnishing a Medical Certificate similar to that required from a member for a Mortuary Benefit Certificate in the Association; but the amount of both Certificates together must in no case exceed the maximum amount of insurance the Constitution of the Association allows to any one member.

(3) An applicant entering the Association may apply for a Certificate on the Annuity Plan for such amount as is granted by the Constitution, or he may apply for a Certificate on the Life Plan, payable at death only, and for an additional Certificate on the Annuity Plan, payable at death, if such occurs prior to the age of 70 years, and, if

living after 70 years of age, in ten equal annual instalments, and if the full ten payments have not been paid at death then the unpaid amount at his death shall be paid to his beneficiary; provided that the amount of insurance on both Certificates together does not exceed two thousand dollars, the maximum amount allowed by the Constitution to be carried by any one member.

(4) The following table of rates sets forth the assessments that each member must pay each month to secure a Certificate on this plan:—

| AGE | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 15 | $0.22 | $0.43 | $0.86 | $1.29 | $1.72 |
| 16 | .22 | .44 | .88 | 1.32 | 1.76 |
| 17 | .23 | .45 | .90 | 1.35 | 1.80 |
| 18 | .23 | .46 | .92 | 1.38 | 1.84 |
| 19 | .24 | .48 | .96 | 1.44 | 1.92 |
| 20 | .25 | .50 | .99 | 1.49 | 1.98 |
| 21 | .26 | .51 | 1.02 | 1.53 | 2.04 |
| 22 | .27 | .53 | 1.05 | 1.58 | 2.10 |
| 23 | .28 | .55 | 1.09 | 1.64 | 2.18 |
| 24 | .28 | .56 | 1.12 | 1.68 | 2.24 |
| 25 | .29 | .58 | 1.16 | 1.74 | 2.32 |
| 26 | .30 | .60 | 1.19 | 1.79 | 2.38 |
| 27 | .31 | .62 | 1.23 | 1.85 | 2.46 |
| 28 | .32 | .64 | 1.27 | 1.91 | 2.54 |
| 29 | .33 | .66 | 1.32 | 1.98 | 2.64 |
| 30 | .34 | .68 | 1.36 | 2.04 | 2.72 |
| 31 | .35 | .70 | 1.40 | 2.10 | 2.80 |
| 32 | .36 | .72 | 1.44 | 2.16 | 2.88 |
| 33 | .38 | .75 | 1.49 | 2.24 | 2.98 |
| 34 | .39 | .77 | 1.54 | 2.31 | 3.08 |
| 35 | .40 | .80 | 1.59 | 2.39 | 3.18 |
| 36 | .41 | .82 | 1.64 | 2.46 | 3.28 |
| 37 | .43 | .86 | 1.71 | 2.57 | 3.42 |
| 38 | .46 | .91 | 1.81 | 2.72 | 3.62 |
| 39 | .48 | .96 | 1.91 | 2.87 | 3.82 |
| 40 | .52 | 1.01 | 2.01 | 3.03 | 4.02 |
| 41 | .53 | 1.06 | 2.11 | 3.17 | 4.22 |
| 42 | .56 | 1.11 | 2.22 | 3.33 | 4.44 |
| 43 | .59 | 1.17 | 2.33 | 3.50 | 4.66 |
| 44 | .61 | 1.22 | 2.44 | 3.66 | 4.88 |
| 45 | .64 | 1.28 | 2.56 | 3.84 | 5.12 |
| 46 | .68 | 1.35 | 2.69 | 4.04 | 5.38 |
| 47 | .71 | 1.42 | 2.83 | 4.25 | 5.66 |
| 48 | .75 | 1.50 | 2.99 | 4.49 | 5.98 |
| 49 | .80 | 1.59 | 3.18 | 4.77 | 6.36 |

# TOTAL AND PERMANENT DISABILITY BENEFITS

**Section 47.** (1) Anyone who is now a member of the Association and under 50 years of age, or who may hereafter become a member, may, if then under such age, make application for this form of benefit; and on furnishing the Medical Certificate prescribed by the Association for a Mortuary Benefit Certificate, and paying the monthly assessment for such benefit, shall receive a Certificate entitling him, on the event of his becoming totally and permanently disabled, to be relieved of the payment of further monthly assessments on his Mortuary or Annuity Certificates on which he pays the disability rates required by the Constitution, and from the payment of the disability assessments, and to receive from the Association annually one-tenth of the amount of such Certificate until the whole amount of such Certificates shall have been paid to him, but shall not be exempted from Grand Camp per capita tax and Subordinate Camp dues. In the event of death occurring before the full ten payments have been made, the remaining payments shall become due and payable to his beneficiary.

(2) A member must be six months totally and permanently disabled from the date of his making application for the relief and benefit under his Certificate, before he shall be entitled to the first annual payment thereunder, and shall, each year thereafter, furnish proof satisfactory to the Executive Board, of the continuance of his total and permanent disability to entitle him to receive each annual payment of one-tenth of the amount of his Certificate.

(3) In the event of a member who has been in receipt of total and permanent disability benefits recovering so as to be able to follow any occupation for a livelihood, he shall resume the payments of his assessments on such mortuary, annuity and disability Certificates as he may hold, such assessments to be levied on the amount authorized in the Constitution next larger than the amount remaining unpaid under his Certificate or Certificates.

(4) In the event of a member who has been in receipt of benefits as aforesaid, recovering and resuming an occupation, and again becoming entitled to total and permanent disability benefits on his Certificate, he shall, if his application therefor is approved of, as required on a first application for benefits, only receive the balance, if any, unpaid on this Certificate payable annually as aforesaid, and if the whole Certificate be not paid in his lifetime, the balance unpaid shall be paid to his beneficiary.

(5) Each member entitled to total and permanent disability benefits who shall from mental or physical causes become totally and permanently disabled from following or directing any labor, trade, occupation, business or profession, shall by himself, or, if personally incapable, by a representative, file notice of such disability with the Association through his Camp on the form prescribed for such purpose, and the Camp shall forward the same to the Grand Secretary.

(6) On receipt of such notice by the Grand Secretary, the Executive Board shall direct a full enquiry into the nature and cause of the disability, and if it is satisfied that the disability is total and permanent, and that it was not caused by voluntary act, or from intemperance, or from any im-

moral or unlawful conduct on the part of the member, shall direct the claim to be paid.

(7) Before the member shall be entitled to payment of a first or any subsequent total disability benefit he shall produce his Certificate and the payment made shall be endorsed thereon and be certified to by the Grand Secretary.

(8) No claim for this form of benefit shall be entertained by the Association after the member has attained the full age of seventy (70) years.

(9) The monthly assessment rates that must be paid, in addition to the ordinary assessment for a Certificate payable at death only, or on death with an annuity on attaining the age of 70 years, or the Twenty Payment Life Plan, are as follows:—

| AGE | $250 | $500 | $1,000 | $1,500 | $2,000 |
|---|---|---|---|---|---|
| 20 | $0.01 | $0.01 | $0.02 | $0.03 | $0.04 |
| 21 | .01 | .01 | .02 | .03 | .04 |
| 22 | .01 | .01 | .02 | .03 | .04 |
| 23 | .01 | .01 | .02 | .03 | .04 |
| 24 | .01 | .01 | .02 | .03 | .04 |
| 25 | .01 | .01 | .02 | .03 | .04 |
| 26 | .01 | .01 | .02 | .03 | .04 |
| 27 | .01 | .01 | .02 | .03 | .04 |
| 28 | .01 | .01 | .02 | .03 | .04 |
| 29 | .01 | .01 | .02 | .03 | .04 |
| 30 | .01 | .02 | .03 | .05 | .06 |
| 31 | .01 | .02 | .03 | .05 | .06 |
| 32 | .01 | .02 | .03 | .05 | .06 |
| 33 | .01 | .02 | .03 | .05 | .06 |
| 34 | .02 | .02 | .03 | .05 | .06 |
| 35 | .02 | .02 | .03 | .05 | .06 |
| 36 | .02 | .02 | .04 | .06 | .08 |
| 37 | .02 | .02 | .04 | .06 | .08 |
| 38 | .02 | .02 | .04 | .06 | .08 |
| 39 | .02 | .02 | .04 | .06 | .08 |
| 40 | .02 | .03 | .05 | .08 | .10 |
| 41 | .02 | .03 | .05 | .08 | .10 |
| 42 | .02 | .03 | .06 | .09 | .12 |
| 43 | .02 | .03 | .06 | .09 | .12 |
| 44 | .03 | .04 | .07 | .11 | .14 |
| 45 | .03 | .04 | .07 | .11 | .14 |
| 46 | .03 | .04 | .08 | .12 | .16 |
| 47 | .03 | .04 | .08 | .12 | .16 |
| 48 | .03 | .05 | .09 | .14 | .18 |
| 49 | .03 | .05 | .10 | .15 | .20 |

# THE RESERVE FUNDS

**Section 48.** (1) The funds hereby created by the accumulations of the Mortuary Benefit and Sick Benefit assessments and interest thereon in excess of current claims shall be known as "The Reserve Funds of the Sons of Scotland Benevolent Association," and shall be realized, collected, and controlled, maintained, augmented, and distributed or disbursed in the manner and for the uses and purposes herein set forth.

(2) All moneys to the credit of the Mortuary Benefit or Sick Benefit Funds remaining from time to time after payment of Death and Sick Benefit Claims, shall constitute the Reserve Fund; and all over and above the sum of $5,000 shall be deposited to the credit of the Association for investment by the Executive Board in the manner provided by the Ontario Insurance Act.

(3) The said sum or sums shall be deposited to the credit of and in the name of the Reserve Fund of the Sons of Scotland Benevolent Association in any Chartered Bank, designated by the said Executive Board by not less than a two-thirds vote thereof.

(4) All securities shall be taken in the name of the Sons of Scotland Benevolent Association, and shall be placed in the hands of the Executive Board, who shall deposit them in an incorporated Safe Deposit Company or Chartered Bank, subject to the provisions of such a Deed of Trust as shall be approved and accepted by the said Company or Bank and the Executive Board.

(5) No portion of the said Reserve Funds upon deposit shall be withdrawn for any purpose unless upon a proper voucher signed by the Grand Chief,

Grand Secretary, and Grand Treasurer, and approved of by the Executive Board.

(6) The Grand Secretary is hereby required to certify in writing, over the seal of Grand Camp, to all Chartered Banks or Safe Deposit Companies so designated under the provision of Sub-sections (4) and (5) of Section 48 the names and signatures of such officers of the Association who have been duly elected and who are duly qualified to perform the duties provided for in this section, and also to certify in like manner when and so often as a change may occur in the members so elected and qualified as aforesaid. The Executive Board and Grand Secretary shall make yearly reports, giving a complete statement of all moneys received by them in the Reserve Fund Account and shall transmit the same to the Secretaries of each Subordinate Camp in the Association.

(7) The Executive Board and Grand Secretary shall, in addition to their other duties, keep a separate account of said Reserve Fund and a list of all the securities, and shall make a yearly report of the same. Said report shall show the amount that has been contributed to said fund during each year, which report shall be published in the yearly report of the Association.

(8) The Executive Board of the Association shall, in addition to their other duties, examine the accounts and securities of the said Reserve Fund annually, and make a report of such examination to the Grand Camp when in session.

# RULES OF ORDER FOR GOVERNMENT OF THE GRAND CAMP

**Section 49.** (1) The presiding officer shall preserve order; shall decide questions of order without debate subject to an appeal from his ruling, when the question before the meeting shall be: "Shall the decision of the chair be sustained?" When the presiding officer addresses the Grand Camp upon any question he shall leave the chair, which shall then be taken by the Acting Past Grand Chief or in his absence the Grand Chieftain.

(2) Before putting a question the presiding officer shall ask, "Is the Camp ready for the question?" If no member rises to speak the presiding officer shall rise and put the question, and after he rises to put the question, no member shall be permitted to speak upon it.

(3) Immediately after a vote has been taken upon any question, any five members may rise and ask for the yeas and nays to be taken, and upon this being done, the yeas and nays shall then be taken.

(4) No member shall interrupt another while speaking except to call him to order, or for the purpose of explanation.

(5) If a member while speaking be called to order, he shall take his seat until the question of order is determined, when, if in order, he may proceed.

(6) Each member when speaking shall stand and address the chair and confine himself to the question under debate and shall avoid all personalities and indecorous language.

(7) If two or more members rise to speak at the same time the presiding officer shall decide who is entitled to the floor.

(8) A member shall not speak more than once on the same question until all other members who wish to speak have had an opportunity to do so, and no member shall speak more than twice on the same question without permission of Grand Camp.

(9) Any member may call for a division of the question when the sense will so permit and upon such request the division shall be made.

(10) A question is not before Grand Camp nor subject to debate until it has been duly moved and seconded and stated from the chair.

(11) Motions to lay on the table, to adjourn simply, for the previous question, to take from the table, or to reconsider an undebatable question, are not debatable.

(12) When a question is before Grand Camp, no motion shall be in order, except to adjourn, for the previous question, to postpone indefinitely, to postpone for a time, to lay on the table, or to amend.

(13) On motion a majority of the members of Grand Camp may order the previous question, which shall be put in this form: "The previous question has been duly moved and seconded, shall the main question be now put?" and if decided in the affirmative it shall preclude all further amendments and debate, and the motion for amendments then pending (if any) shall be immediately put from the chair in the usual order.

(14) A motion which is debatable, having been carried in the affirmative or negative, shall not be subject to reconsideration unless such action shall take place at the same or next sitting, and unless the motion is made and seconded by members who voted in the majority. A motion to reconsider once decided in the negative cannot be again renewed.

(15) Every member present entitled to vote must vote unless excused by a vote of Grand Camp.

(16) A motion to adjourn is always in order, except while another member has the floor, or except when no action or motion has intervened since the last motion to adjourn was made. If the motion is simply to adjourn it is not debatable. If the motion is to adjourn to a given time it is debatable.

(17) Scrutineers shall be elected by a majority vote of the members of Grand Camp.

(18) If the presiding officer is a candidate for election to office, he shall relinquish the chair, and the same shall be occupied by a Past Grand Chief or the Grand Chieftain or Grand Camp may select some member to fill the position pro tempore.

(19) Any member shall have the right to call for the reading of any motion, resolution, paper or document, which may be pertinent to the question pending at the time.

(20) Points of order not provided for herein shall be governed by Canadian Parliamentary rules.

## Order of Business

**Section 50.** When the presiding officer takes the chair, the officers and members shall take their respective seats, and at the sound of the gavel there shall be general silence.

**Sec. 51.** Business at the meeting shall be taken up daily, in the following order:—

1. Calling roll of officers.
2. Reading minutes.
3. Report of Committee on Credentials.

4. Reports of Officers.
5. Reports of Executive Board.
6. Reports of Committees.
7. Unfinished Business.
8. New Business.
9. Nomination and Election of Officers.
10. Installation.
11. Closing.

12. The minutes of the proceedings of each sitting of Grand Camp shall be read and approved at the commencement of the next sitting, except the minutes of the last sitting, which shall be read and approved of before the final adjournment.

13. This order of business may be transposed at any time as occasion may require.

## Amendment of Constitution

**Sec. 52.** No motion to alter, amend or add to the Constitution shall be entertained, unless a notice in writing stating the proposed alteration, amendment, or addition shall have been given on or before the 1st day of March, previous to meeting, to the Grand Secretary, who shall send a copy of such notice or notices of motion to all Subordinate Camps, and to all members of the Grand Camp on or before the 1st day of April for their consideration, and the motion can only be carried by receiving two-thirds of the votes present. Grand Camp shall have power by a two-thirds vote to vary the terms of any proposed amendment to the Constitution properly received by it, but only in so far as such variation shall be within the scope and purpose of the proposed amendment thereby affected.

## Constitution of Subordinate Camps

OF THE

# SONS OF SCOTLAND

## Benevolent Association

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### Composition, Powers, and Name

**Section 53.** A Camp shall consist of not less than fifteen Active Members at the institution thereof, having the requisite qualifications, and shall possess all the powers and privileges of a Subordinate Camp, by virtue of a charter, duly granted in conformity with the Constitution, Laws, Rules, and Regulations of the Association.

**Sec. 54.** A Camp shall be known as ——— Camp Sons of Scotland Benevolent Association, and it shall be designated by a number according to the seniority of its organization.

**Sec. 55.** The name of the Camp shall be associated with the history, poetry, or romance of Scotland, and be chosen by written ballot. A majority of all ballots cast shall be necessary to a choice. No two Subordinate Camps shall have the same name in the same Province.

### Meetings and Quorum

**Section 56.** Every Subordinate Camp shall hold its regular meetings at least monthly, and at the place designated in its charter.

**Sec. 57.** Five members shall constitute a quorum and all meetings shall be opened and closed in conformity with the Ritual.

**Sec. 58.** The Chief shall call a special meeting on the death of a member, and shall call other special meetings on the written request of seven members in good standing in the Camp, and he may at any time, when he deems it for the best interest of his Camp, call a special meeting thereof. Every call for a special meeting shall specify the object of the meeting, and no other business shall be transacted thereat. Notice of any special meeting may be given to the members personally or by at least one day's previous notice, by letter deposited in the post office, addressed to them respectively at their last known respective places of residence, or by publication in a newspaper, when not revealing any matters that should be held in the secrecy of the Camp.

**Sec. 59.** No appropriation of money, unless it be the business for which the special meeting was called, can be made at any special meeting of the Camp.

**Sec. 60.** The Chief of a Camp shall preside at all meetings of the Camp, and in his absence the Chieftain shall preside. Provided, that the Chief may call to the Chair to conduct the business of the Camp, or the election of, or installation of, officers, the Grand Chief, Past Grand Chief, Grand Chieftain, any member of the Executive Board or the District Deputy Grand Chief.

In case of the temporary absence of any officer from the meeting, the Chief, or the Chieftain acting as chairman in the absence of the Chief, shall appoint some suitable member to fill the chair or position of such absent officer during such temporary absence, but such appointment shall not

extend beyond such temporary absence or such meeting.

The Chief may call a Past Chief to fill his chair during initiation.

Should both Chief and Chieftain be absent from any regular meeting, any active member who is in good standing may be chosen to preside by a majority of the members present.

## Membership

**Section 61.** To become an Active, Honorary, or Sick Benefit member of a Subordinate Camp, or to become a member of a Juvenile Camp, the applicant must be of Scottish parentage, of Scottish descent, or the wife of a Scotsman. There shall be four classes of members, as follows:—

(1) Active Members—To become an active member the applicant must be of good moral character, possessed of some reputable means of support, be free from disease, not under fifteen years of age or over forty-nine years of age at his nearest birthday at the time of initiation; must pass the required Medical Examination, take a Mortuary or Annuity Benefit Certificate and pay full yearly dues and all assessments, and be entitled to the benefits of the Mortuary Benefit Fund.

(2) Honorary Members—Those over forty-nine years of age at their nearest birthday at the time of their respective initiations, and those who have failed to pass the Medical Examination required for Active and Sick Benefit membership, may be elected Honorary members. Honorary members shall be entitled to speak and vote on all questions appertaining to the business of their respective Camps, but shall not vote on any question of finance, nor be eligible to be a Representative at Grand Camp. They shall pay

annually such dues as the By-laws of the Camp may determine.

(3) Sick Benefit Members—Applicants not under fifteen years of age, or over forty-nine years at the nearest birthday at date of initiation, who wish to avail themselves only of the Sick Benefits may be admitted as Sick Benefit members on passing the required Medical Examination and paying the dues and assessments as laid down in the Constitution and the By-Laws of their respective Camps. Members enrolled only in the Sick Benefit Department shall be entitled to all the privileges of active membership except that of being a Representative at Grand Camp.

(4) Juvenile Members—Persons under fifteen years of age may be admitted as members of Juvenile Camps under the regulations laid down by Grand Camp for the government of such Juvenile Camps.

**Sec. 62.** An application for membership in any class must be signed by the applicant, with the recommendation of two members of the Camp in good standing endorsed thereon.

There must be presented with every such application the initiation fee, or so much thereof, not less than two dollars, as the By-Laws of the Camp shall prescribe at or before the time of initiation of any such applicant; he shall pay to the Camp the balance of his initiation fee, if any, then remaining unpaid, together with one advance assessment, and such dues, not exceeding three months' dues, as the By-Laws now or hereafter shall prescribe.

**Sec. 63.** An applicant for Active Membership, or membership in any Benefit Department, shall not be admitted, unless on being examined by the Examining Physician—who shall be a licentiate of

a regular school of medicine—he shall be found of sound mind and body, and have the qualifications prescribed by the Grand Camp, and the Certificate of the Examining Physician shall first have been approved, in writing, by the Grand Medical Examiner. And if the applicant be engaged in any occupation which the Executive Board deems hazardous, it may reject such application or may require the applicant to pay such additional assessment as the Board may determine for such risk.

**Sec. 64.** Upon the presentation of an application in proper form, accompanied by the initiation fee, or such part thereof, not less than two dollars, as provided by the By-Laws of the Camp, the Chief shall, without motion, appoint a committee of three, none of whom shall have recommended him, whose duty it shall be to inquire into the qualifications and character of the applicant for membership, and in two weeks from their appointment, unless further time be granted by the Chief or Camp, the committee shall make a written report recommending either an acceptance or rejection of the petition.

**Sec. 65.** Upon the report of the Committee, if favorable, the applicant shall be balloted for. If two or more black balls appear (and in order that no rejections be had by reason of having black balls cast by mistake) the Chief, without stating the result of the vote, shall immediately order a new ballot, and if again two or more black balls appear he shall declare the candidate rejected, and no petition shall be received by any Subordinate Camp from a person who has been rejected in that or any other Camp until the expiration of six months after such rejection. In every case of an

applicant being rejected his initiation fee shall be returned to him.

**Sec. 66.** A brother's membership shall commence at the time of his initiation, or, if a member of another Camp, at the time of his election and admission as a member of the Camp with which he has deposited his card. The candidate must, if elected, come forward for initiation within one month, unless prevented by some unavoidable cause. If not initiated within one month, the Camp may demand a re-examination by the physician. If the candidate is delayed six months he shall be re-examined. If a person is proposed and elected, and previous to initiation the Camp finds he is not a fit person to become a member, it may refuse, by a majority vote of the brethren present, to initiate him, and in that case refund him his money. No member of the Association shall engage in or continue in any occupation which the Executive Board deems hazardous; provided, however, if a member desires to become engaged in or to continue in the engagement of any such occupation, he must first obtain the written approval of the Executive Board, and if approved of pay such additional assessment as the Board may determine for such hazardous risk.

**Sec. 67.** Good standing of a member shall mean one who is a contributing member of the Camp; who is not suspended for failure to pay his assessments, is not six months in arrears for dues, against whom no charge of delinquency or misconduct is pending.

## Officers

**Section 68.** The officers of a Subordinate Camp shall be a Chief, Chieftain, Past Chief, Chaplain, Recording Secretary, Financial Secretary, Treas-

urer, Marshal, Standard-Bearer, Senior Guard, and Junior Guard, who shall be elected annually, at the first meeting in December. There shall also be elected at the same time an Examining Physician and three Trustees, and a Piper or Pipers (if such there be among the members), who shall serve for one year, or until their respective successors in office are installed.

**Sec. 69.** Any active member in good standing shall be eligible to any office in the Camp, except that of Chief, but no member shall hold two offices at one time except in the case of Trustees, who shall be neither the Recording Secretary, Financial Secretary, nor Treasurer. To qualify for the office of Chief, the member must have served one full term in a subordinate office, except at the institution of a Camp.

**Sec. 70.** Nominations and elections shall take place in the order named in Section 68. The voting shall be by written ballot, and a majority of all ballots cast shall be necessary to elect.

**Sec. 71.** The officers of the Camp legally elected, if duly qualified, shall be installed at the first stated meeting in January, by the Deputy Grand Chief, where there is such, or by the Senior Past Chief of the Camp present at the meeting of the Camp. If a member, who has been elected, fails to present himself for installation, unless prevented by sickness or other unavoidable cause, the Chief of the Camp may declare the office vacant, and order a new election to be held forthwith to fill the vacancy. No member one month in arrears for dues, or owing for one assessment for thirty days, shall be installed into any office of the Camp, nor shall any officer who has been installed, retain his seat after he shall become and be two months in arrears for dues, or has failed to pay his assessments.

**Sec. 72.** Any officer, after due trial, may be removed for inability, incompetency, inattention to the duties of his office, or conduct unbecoming a member, by a majority vote of the members present at a regular meeting; and vacancies occurring by death, resignation, or otherwise, shall be filled in the manner of the original selection.

## Duties of Officers

**Section 73.** The Chief shall exercise all the rights and perform all the duties appertaining to his office. He shall have a watchful care over his Camp and see that the constitutional enactments, rules, and edicts of the Grand Camp, and the Constitution of the Association, so far as they apply to Subordinate Camps and members thereof, and the rules, regulations, and By-laws of the Subordinate Camp, are duly and promptly observed, and that the work and business of the Camp be carried out properly and uniformly. He shall cause to be executed and securely preserve and keep the official bonds and securities of the Trustees and Secretary. He shall preserve strict order and decorum, and decide all questions of order, and any member may appeal from his decision to the Camp. He shall not be entitled to vote, except when electing officers, balloting for candidates, and when the members are equally divided on other questions. He shall inspect all ballots on application for membership, and after examination of same by the Chieftain and Marshal, report thereon to the Camp. He shall sign all orders drawn on the Treasurer for the payment of such sums of money as may from time to time be voted by the Camp, also such documents as may require his signature to authenticate them. He shall appoint standing and all other committees as may be required by the

Constitution and By-Laws, or by the direction of the Camp. He shall appoint a committee to visit sick members. Upon the death of a member in good standing he shall ascertain from the family or friends their wishes regarding the funeral.

**Sec. 74.** The Chieftain shall assist the Chief in all his duties, and in preserving order and decorum in the Camp, preside over the Camp in his absence, and at all other times perform such duties as may be assigned him by the Camp or the Chief thereof.

**Sec. 75.** The Chaplain shall open and close the Camp with prayer, and perform all other obligatory ceremonies as prescribed in the Ritual of the Camp, and such other duties as comport with his office of Chaplain.

**Sec. 76.** The Recording Secretary shall keep a true and perfect record of the proceedings of the Camp, write all communications, fill up all documents and certificates granted by the Camp, and issue all notices required either for regular or special meetings. He shall make out the reports of the work and business of the Camp, properly signed and attested with the seal of the Camp attached. He shall give immediate notice to each Camp in the same town or city of any petition for membership, and the names of the Committee to whom the petition was referred, notify such Camp or Camps of all rejections or suspensions of members, with cause or date thereof, keep a record of same and of every similar notice received from any other Camp setting forth the date and cause of same. He shall also, when a member is admitted to membership in his Camp by card, immediately notify the Camp granting the card, giving the date of admission. He shall keep a record of the names of the members of the Camps, their ages, occupations and residences, and their standing respectively, noting from time to time in a marginal

column, the death, suspension, expulsion, resignation or withdrawal of any member, with the date thereof. He shall, within six days of the initiation of a candidate, forward to the Grand Secretary, the application for membership of such candidate, with the fee for Certificate. He shall at once notify the Grand Secretary of all withdrawals, suspensions, expulsions, or reinstatements in his Camp, giving the name and number of the Certificate in each case. He shall perform such other duties as the Constitution, laws, and customs of the Association may require of him, and shall, upon the installation of his successor in office, deliver up to him the seal, books, and papers in his possession, belonging to the Camp.

**Sec. 77.** The Financial Secretary shall keep the accounts of the Camp, and of its members, receive all money due the Camp, and immediately pay the same over to the Treasurer, taking his receipt therefor. He shall prepare an annual report to the Grand Camp, which report having been approved, signed by the proper officers, and a copy of same kept as a record, shall be forwarded to the Grand Secretary within one week of such approval. He shall attest all orders drawn on the Treasurer for money directed to be paid at regular meetings, and no others. He shall read out in regular meetings of the Camp the names of members in arrears for three months' dues and over, specify the amount due the Camp, and when any member becomes suspended for non-payment of dues, note such fact, and date thereof, on the account of such member. He shall attend committees appointed to audit the books and accounts of the Camp, and render such assistance as may be necessary. He shall deliver up to his successor, at the end of his official term, all books, moneys, papers, etc., appertaining to his office, not already

delivered over to the Camp, and generally discharge such other duties as may be required of him by the Camp and laws and customs of the Association, and give such bonds before entering on the duties of his office as the Camp shall require.

**Sec. 78.** The Treasurer shall receive from the Financial Secretary all money for the use of the Camp, give his receipt therefor and pay all orders when signed by the Chief and attested by the Financial Secretary. He shall have his books ready for settlement at the expiration of his term, or for examination by a duly-appointed Auditing Committee, at any time, when required by the Camp, and attend committees for that purpose. He shall also give a quarterly statement of its funds, and furnish the Camp at the last meeting of the term, with a report of receipts and expenditures for the term, supported by vouchers. He shall deliver to his successor at the expiration of his term of office, all moneys remaining in his hands, and all books and papers appertaining thereto and to his office, and belonging to the Camp, to which the Camp shall be entitled, and give such bond before entering on the duties of his office as the Camp shall require, with sureties, subject to the approval by the Camp.

**Sec. 79.** The Marshal shall have charge of the regalia and other property of the Camp entrusted to his care, and shall perform such other duties as pertain to his office.

**Sec. 80.** The Standard-Bearer, Senior Guard and Junior Guard shall perform such duties as are appropriate to their respective offices, or as may be assigned to them by the Chief.

**Sec. 81.** The Examining Physician shall examine candidates for Active or Sick Benefit membership, as to their freedom from disease and disability.

He shall use the form prescribed by the Executive Board, and such examination shall embrace questions and all matters mentioned and referred to in such form, and for the faithful performance of this duty he shall receive such compensation as may be provided by the By-Laws of the Camp.

**Sec. 82.** The Trustees shall have general supervision of all the property of the Camp. They shall invest in such savings bank or securities as the Camp shall direct, such sums as it shall order to be drawn from the Treasury for that purpose. They shall have the custody of all securities of the Camp for money loaned or invested. They shall collect or realize all such sums, when so directed by the Camp, and shall collect all interests, rents or other money or claims arising from such investments belonging to the Camp or to which it shall be entitled, and pay the money collected by them to the Financial Secretary. On the last stated meeting in June and December they shall report their transactions to the Camp, and they shall make an inventory of its property; and produce and report the same at such meeting. They shall receive, and securely keep, the official bonds of, and securities given by, the Financial Secretary and Treasurer. Before entering upon the duties of their office they shall give bonds with approved securities or security and in such penal sum as the Camp may require, for the faithful performance and discharge of their duties as Trustees.

## Committees

**Section 83.** Every newly-elected Chief shall appoint a committee of not less than five members for the ensuing term, which shall be known as the Amusement Committee, whose duties shall be to bring before the Camp propositions for entertain-

ments, and, with the Chief, have charge and management of any such entertainments when held.

**Sec. 84.** The Chief shall appoint a Standing Committee on Rules, to which shall be referred all amendments thereto, all proposed rules, and all questions of order not otherwise disposed of.

**Sec. 85.** The Chief shall appoint a Standing Audit Committee which shall audit the accounts of the Financial Secretary and Treasurer and report each audit at the first meeting in January and July of each year. A copy of such audit shall be forwarded to the Grand Secretary immediately thereafter.

**Sec. 86.** The Chief shall appoint such other committees as may be necessary for the speedy and effectual transaction of Camp business, and prompt attention to their duties shall be required by the Chief and by the Camp.

For violation or neglect of duty by any such committee, or any such member thereof, the Camp may impose and enforce such punishment (consistent with the gravity of the offence) as permitted by Sections 111 to 117 inclusive of this Constitution, and the proceedings in any such matter shall be the same as for the trial of offences by members for the violation of the laws of the Association, as provided by this Constitution.

## Representatives to the Grand Camp

**Section 87.** Every Subordinate Camp, or two or more Camps combining, shall elect to the Grand Camp one Representative from among the active members for the first one hundred or less number of active members comprising such Camp, or combining Camps, and if there be more than one hundred active members, then one Representative for each additional one hundred members or frac-

tional part thereof. But this Section shall not apply to honorary members.

## Fees and Dues

**Section 88.** The fee for initiation shall be such as the By-Laws of the Camp now or hereafter shall provide; but in no case shall it be less than three dollars, which may include the medical examination fee, and the fee for member's certificate.

**Sec. 89.** Each active member of every Camp shall pay into the treasury thereof, as regular dues, not less than three dollars per annum. All regular dues from its members to any Subordinate Camp shall be payable from time to time in advance and at equal stated periods, as now or hereafter shall be provided by any such Camp by its By-Laws. Members at large shall pay two dollars per annum in advance.

## Non-Payment of Dues

**Section 90.** If any member of a Camp shall be six months or more in arrears for dues, he shall forfeit all right to, and shall stand suspended from, all benefits of this Association, and from membership in the Association.

If, however, such member be at the time of such suspension under charges for a violation of any of the laws of the Association, then, notwithstanding such suspension, before any restoration can be made, such proceeding shall be at the option of the Camp, as provided by Sections 111 to 117 inclusive of this Constitution; and, if such member be found guilty, his punishment shall be determined and imposed, at the option of the Camp, in the manner and form and with like pro-

ceedings as provided in said sections, and without regard or reference to such suspension or the result thereof.

If a member die six months in arrears for dues, no Mortuary Benefit shall be paid on account of the death of such member and no one shall be entitled to receive any Mortuary Benefit by reason of his death.

This section shall not include Mortuary Benefit assessments as dues.

**Sec. 91.** A member who is suspended from his Camp for non-payment of dues, and who appeals to be reinstated, shall make application in the same manner, and be subject to the same investigation, medical examination and ballots, as if he had applied for initiation, and shall pay all arrears of dues as provided by the Constitution and the By-Laws of the Camp. This shall also apply to any member suspended from the Camp for other causes than the non-payment of dues. No former member shall be accepted into any other Camp until he has made good any moneys paid for him by the Camp he formerly was in.

**Sec. 92.** Arrears for dues, when a brother is not under actual suspension from membership therefor by the operation of Section 90, shall not exclude any such member from visitation, care, and attention during sickness and disability, but the same shall be bestowed upon him as in other cases.

**Sec. 93.** Subordinate Camps are hereby allowed to retain in their Camp, without paying dues, any aged or infirm member, whose circumstances justify the same, who has been in good standing in any Camp for not less than ten years.

## Attendance on Sick

**Section 94.** The Chief shall appoint a Sick Committee, which shall arrange to visit each member reported sick to the Camp, at least once a day during such sickness; provided the member is within a reasonable distance, and not outside the limits of the Camp, and that the disease is not infectious. The Chief shall see that this duty is performed. If the residence of the sick member be not less than two or more than five miles distant from the Camp meeting-room, he shall be visited at least once a week, by one of the Committee, during his sickness.

**Sec. 95.** Whenever a sick or disabled member not suffering from an infectious disease, shall need persons to watch over him, it shall be the duty of the Secretary, when so ordered by the Chief, to notify one or more members, as the occasion may require, to watch over him, if within three miles of the meeting-room, and to report at the next regular meeting thereafter, the name of any member who shall, for any cause, neglect or refuse to comply with said notice.

**Sec. 96.** The Chief, on receiving information of the death of a member, shall cause the members of the Camp to be notified to assemble at the proper hour, to attend the funeral and perform the last solemn service.

## Terms, Returns, Etc.

**Section 97.** Terms of Subordinate Camps shall commence on the first meeting in January in each year, except that the first term of any Camp that shall be instituted after the month of January in any year, shall commence on the day of institution thereof.

**Sec. 98.** The annual term shall end on the 31st day of December, in each year, for which to report the condition of the Camps, and at the end of each such annual term each Camp shall report to the Grand Secretary, in the form that shall be furnished it, the number of initiations, rejections, reinstatements, deaths, contributing members and the whole amount of receipts and from whatever sources, the names of those suspended and the cause thereof, names of elected officers for the ensuing term, time and place of meeting of the Camp, number of members who received benefits, amount in the treasury, amount invested, and such other information as the Grand Camp shall from time to time require.

**Sec. 99.** Such return must be made and authenticated by the Chief or other proper officer or officers for whose term they shall be made and by the seal of the Camp and transmitted to the Grand Secretary within ten days after the end of such annual term.

**Sec. 100.** Each Camp shall pay to the Grand Camp a per capita tax monthly on all active members.

**Sec. 101.** If any Camp fails to make its returns as required by Section 37, or fails for six months to hold regular meetings, it may be declared defunct and its charter forfeited.

## Regalia

**Section 102.** The regalia of the Camp shall be selected by the Camp.

The Chiefs and Past Chiefs may be distinguished by three eagle feathers, other officers by two, and members by one, worn in the bonnet.

## Withdrawal and Transfer Cards

**Section 103.** A member against whom no charges are pending who desires to withdraw from the Association may apply in writing to his Camp for such withdrawal, and upon payment of all dues, assessments, and fines owing by him he shall thereupon cease to be a member.

**Sec. 104.** A member against whom no charges are pending at the time of his application, wishing to join another Camp, may apply for a transfer card, and on the payment of all dues, assessments or fines lawfully charged against or owing by him, including fee for such transfer, it shall be granted at any regular meeting.

**Sec. 105.** A member holding such transfer card shall pay all dues and assessments to the Camp issuing the card until the deposit of the card by him with some other Camp, which must be done within six months after the issuing of the card. If at the end of this time he has not deposited his card in some other Camp his name shall be stricken from the books and his membership in the Camp shall cease, subject, however, to the provision of Section 107.

**Sec. 106.** A member wishing to become a member of another Camp shall make application to it and present his transfer card within six months. The application shall be referred to a committee of three brethren, whose duty it shall be to inquire and report at the next stated meeting of the Camp, as to the character and fitness of the applicant, and whether all dues, assessments and fines charged against or owing by him in the Camp from which he received such transfer card, including beneficiary dues, have been paid to the day of application to the Camp to which he haa so applied. The applicant shall then be balloted for

in the same manner as upon the original application. The Camp may also require that the applicant be re-examined by its Examining Physician.

**Sec. 107.** At the expiration of the time for which a transfer card was granted, the member holding it not having deposited it with another Camp, may at any time within twelve months thereafter, deposit the same with the Camp that issued it, upon furnishing such Camp with an approved medical examination by the Physician of the Camp, duly approved by the Grand Medical Examiner, on the form prescribed for new members, and paying all dues and assessments accruing during the time and up to the date of deposit of card.

**Sec. 108.** The fee for withdrawal and transfer cards shall be regulated by Subordinate Camps, but shall not be less than fifty cents.

## Visiting Brethren

**Section 109.** No member belonging to another Camp shall be permitted to visit a Camp unless he proves himself in possession of the password, and shall be examined by a committee, who, on being satisfied, may introduce him.

**Sec. 110.** No visiting member can be examined and admitted to the meeting-room of the Camp before the Camp is opened unless any member can vouch for the visiting member and in such case he may be admitted before the Camp is opened.

## Offences and Trials

**Section 111.** Charges and Committees.—A member who has reason to believe that another has violated any of the laws of the Association, shall present to the Chief a charge against him in writing, specifying the offence, and the Chief, concealing the name of the accuser, shall refer

the charge to a committee of three, which he shall appoint. The committee shall forthwith furnish the accused with a copy of the charge, and summon the accused and witnesses to appear before them at such time and place as they may appoint. At the appointed time and place the committee shall meet and hear the evidence, which they shall reduce to writing, and if called upon so to do, shall produce it before the Camp.

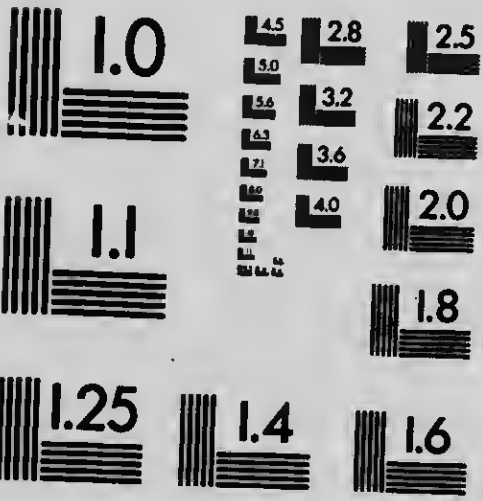
**Sec. 112.** Report and Trial.—The committee shall report, recommending some punishment if they find the charge sustained. The report shall be laid upon the table until the next meeting, at which time the accused shall be summoned to appear and the Camp shall act upon it. If called for by any member, the evidence offered before the committee shall be read, but no other evidence shall be introduced. The Camp may, however, remit the case in order that more evidence may be taken. The accused shall have an opportunity to speak in his defence and shall then retire. The Camp shall then decide the question, and, if they find him guilty, determine or fix some punishment, after which he shall be notified of the result. The recommendations of the committee may be amended in any manner before final action is taken on them; and in every case where a member has been found guilty, he shall be punished by expulsion, suspension, fine or reprimand, according to the character and gravity of the offence.

**Sec. 113.** Absence of Accused.—Should the accused fail to appear before the committee or Camp when summoned, without sending a sufficient excuse, the trial may proceed as if he were present or he may be punished for contempt.

**Sec. 114.** Waiver.—A member against whom

MICROCOPY RESOLUTION TEST CHART

(ANSI and ISO TEST CHART No. 2)



charges have been preferred may, with the consent of the Camp, waive any of the forms of trial, and if he acknowledge to the committee or to the Camp that he has committed the offence, the Camp may forthwith proceed to punish.

**Sec. 115.** All votes under Sections 112 to 114 inclusive shall be by ballot, and a two-thirds vote shall be required to find a member guilty, or to determine the punishment.

## Appeals

**Section 116.** Any member shall have the right to appeal first to the Executive Board, and, thereafter from it to the Grand Camp, from the proceedings of a Subordinate or Juvenile Camp, or the decision of a majority thereof, in all matters connected with the Constitution, laws and customs of the Association, or on charges sustained.

**Sec. 117.** When an appeal shall be taken to the Executive Board or Grand Camp, notice of such appeal shall be given to the regular meeting of the Camp at which the decision was made or the trial had, or the next regular meeting thereafter, and the appellant, at the time of giving such notice, shall submit to the Secretary a written statement of the errors complained of and the grounds on which the appeal is based, which statement with the notice of appeal the Secretary shall enter in the minutes of the Camp. The Secretary shall within one month thereafter forward to the Grand Secretary a transcript of the case, duly certified under seal of the Camp, which transcript shall contain a copy of the proceedings held, the charges preferred, the report of the committees thereon, the testimony, the punishment determined or fixed upon, notice of appeal, and errors complained of. The Executive Board or Grand Camp shall examine and determine the

appeal. The decisions of the Executive Board shall be binding until reversed by the Grand Camp.

## Seal, Motto, Location, Meeting, Etc.

**Section 118.** Every Camp shall have a seal which shall be used for all official documents. No one shall be authorized to use the seal except the Secretary, unless by special direction of the Chief.

**Sec. 119.** A Subordinate Camp shall not change its location, as specified in the Charter, without the consent of the Executive Board. Every Camp shall fix its night of meeting, and shall not change without the consent of the Executive Board.

**Sec. 120.** The motto of a Camp may be placed on its By-Laws, official papers, etc., etc.

**Sec. 121.** All intoxicating liquors shall be excluded from meetings of the Camp.

**Sec. 122.** Subordinate Camps may hold anniversaries or other celebrations, picnics, or parties, and athletic games, and wear the regalia, without obtaining permission from the Executive Board.

**Sec. 123.** The funds, property, etc., of a Camp cannot be divided or distributed in any manner among its members individually, but shall remain the property of the Camp so long as its Charter is unreclaimed, and nine Active Members thereof remain in good standing. A Camp may, however, in its discretion, make an appropriation or donation to aid a new Camp which may branch from it.

## By-Laws

**Section 124.** Each Subordinate Camp shall be fully empowered by a two-thirds vote to adopt such By-Laws as may be deemed expedient, pro-

vided they do not in any wise repeal, conflict with or contravene any part of the Laws and Constitution of the Grand Camp, Subordinate Camps, or the principles of the Association—a copy of said By-Laws must be transmitted to the Executive Board, and cannot go into effect until approved by the Executive Board.

## Amendments to Constitution and By-Laws

**Section 125.** This Constitution shall be altered or amended only by the Grand Camp in the manner provided for in Section 52 of the Constitution of the Grand Camp, for the alteration or amendment thereof.

## Defunct Camps

**Section 126.** In case of the dissolution or suspension of any Camp, any member of such Camp who may be refused or rejected as a member from depositing his transfer card in other Camps shall be preserved as a member-at-large, but continue to pay his assessments, as if regularly connected with a Subordinate Camp, to the Grand Secretary.

Provided, further, that said member shall pay as dues to the Grand Camp two dollars per year in advance, and he shall receive from the Grand Secretary a certificate or receipt authorizing the Chief of any Camp to give him the password in force during the time for which his dues are paid.

Provided, further, that the member or members who are the direct cause of the Camp being suspended, shall remain suspended until after the Camp is reinstated.

The Grand Secretary shall keep a roll of all members-at-large and their standing.

## Property

**Section 127.** Upon being notified of the dissolution of a Subordinate Camp, the Executive Board shall demand the surrender of the Charter, property and effects of such dissolved Subordinate Camp.

**Sec. 128.** When a Subordinate Camp is dissolved it shall be the duty of its last Chief, or, if there be none, of its last senior officer, or any member or person having such property in his possession, to deliver up the charter, books, funds, emblems, regalia, and other property and effects, to the Executive Board, and any officer or member having the custody of any part of such property and effects refusing to surrender the same, may be forever excluded from membership in this Association, even if his Camp be reinstated and all Charters, books, emblems, regalia and other property and effects of a Subordinate Camp which is dissolved shall become vested in the Association as represented by the Executive Board.

## Suspension of Initiation During Epidemics

**Section 129.** Whenever any pestilence or epidemic shall prevail, or be threatened in any district where a Camp or Camps of this Association is or are established, the Executive Board shall immediately, on acquiring knowledge of the same, suspend the initiation of new members into said Camp or Camps during the continuance of said pestilence or epidemic, or danger thereof. The territory to be prescribed, and the period of suspension to be defined by the Executive Board upon the advice of the Grand Medical Examiner.

**Sec. 130.** All books, blanks, badges, jewels, regalia, uniforms and emblems used by the Grand and Subordinate Camps shall be of the same

quality, size, pattern and material, and in all respects as those prescribed by the Grand Camp.

## Section 131.—Order of Business

1. Opening.
2. Roll call of Officers.
3. Reading and confirming minutes of the last stated and intervening meetings.
4. Reports of Committees on Candidates.
5. Balloting for Candidates.
6. Initiation.
7. Unfinished business.
8. Reports of Committees — standing and special.
9. Communications, bills, etc., read and disposed of.
10. Proposal for Membership.
11. Reports of Sick Committees.
12. Are any members sick, in distress, or out of employment?
13. New business.
14. Nomination, Election and Installation of Officers.
15. Payments of Dues and Assessments.
16. Has the last Beneficiary Assessment been paid?
17. Good of the Association.
18. Receipts of the evening.
19. Closing.

**Note**—Constitution of Juvenile Camps published separately.

**Note**—Except where otherwise specifically provided in this Constitution words importing masculine gender only shall include feminine gender as well as male.

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