

REPORT
—OF THE—
TENTH ANNUAL MEETING
—OF—
The Grand Lodge



SONS of ENGLAND BENEVOLENT SOC'Y
CANADA.

HELD AT LINDSAY, ONTARIO,

—ON—

TUESDAY, WEDNESDAY AND THURSDAY,
February 10, 11 & 12, 1885.

BELLEVILLE :
BRO. J. W. LONDON, PRINTER.

1885.

Hill and A. Riddiford ; Lodge Manchester, Bro. Jesse Harris; Lodge Durham, Bro. G. Woodley ; Lodge Oxford, Bros. J. W. London and Henry Tammadge ; Lodge Wellington, Bro. M. A. James ; Lodge Westminster, Bros. J. M. Wallace and W. H. Chester ; Lodge Rose of Couchiching, Bro. Geo. Matthews ; Lodge Lansdowne, Bro. J. S. Hall ; Lodge Royal Oak, Bro. Hy. Thomas ; Lodge St. George, Bros. Wm. McCartney and J. W. Kempling ; Lodge Southampton, Bros. J. Pullen and Jos. Anderton ; Lodge Acorn, Bros. John Clayton and C. O. Reeves; Lodge Derby, Bro. E. B. Cope ; Lodge London, Bro. S. Hine.

On motion the report was received and the Representatives took their seats.

The minutes of the last Grand Lodge Session were read and on motion adopted.

Moved by Bro. R. Caddick, seconded by Bro. T. R. Skippon, That the sessional hours of the Grand Lodge be from 9 a. m. to 12, from 2 p. m. to 6 p. m. Carried.

Bro. J. W. Wallace, President of Westminster Lodge, then read the following Address of Welcome, which was received with hearty applause:

*To the Most Worthy Grand President, Officers and Members of the Grand Lodge,
S. O. E. B. S.*

MOST WORTHY SIR,—On behalf of Westminster Lodge, we offer you a hearty welcome to our Town, whilst holding the Tenth Annual Session of the Grand Lodge, and through you, we desire to extend a similar greeting to the Officers and Members of the Grand Lodge, and also to any other Brethren who may favor us with their presence.

The Lindsay Brethren have looked forward to the time when they would have the pleasure of receiving their Brethren, resident throughout the length and breadth of this Jurisdiction, and they will always be gratified to have a recurrence of the same pleasure whenever the Grand Lodge can grant that favor without withholding so highly prized a privilege from others equally entitled to it.

On the completion of your first year in the office of Grand President, we congratulate you, Most Worthy Sir, on the general prosperity of the Order, and the able and fraternal manner in which you have discharged the important functions of your office, the high esteem in which you are personally held by the Brethren

in Lindsay cannot be adequately expressed in words, but we assure you the esteem is sincere and heartfelt.

We hope that our visiting Brethren will be pleased with the accommodation our Town affords, and that they will bear away with them pleasurable recollections of their stay in our midst, and that the deliberations over which you are now presiding will result in increased prosperity, and the extension of the fraternal feelings which have heretofore existed in our Grand Lodge.

On behalf of the Lodge.

J. W. WALLACE,

President.

The M. W. G. P. referred the address to a Committee of Bros. Caddick, Kent Lodge; James, Wellington Lodge; Higginbotham, Essex Lodge, to draft a reply.

The M. W. G. P. then read the following report:

ADDRESS OF THE GRAND PRESIDENT.

To the Grand Lodge of Canada, Sons of England Benevolent Society.

LINDSAY, Bebruary 10th, 1885.

BRETHREN OF THE GRAND LODGE,—At the close of this our tenth year of incorporation, I heartily greet you and bid you welcome to our annual session of this Grand Lodge. Charged as you are by the Brethren of our Subordinate Lodges with grave responsibilities as legislators of our order, you are now assembled to discuss matters, enact laws, and to account as faithful stewards of a sacred trust.

The success of our order generally, depends so much upon the harmony and good will existing between its members, that I trust you will bestow great care and attention upon all matters brought before you; in order to prevent any hasty or careless legislation. Let all your arguments be guided alone by a stringent regard for the true interest of our order. I have every reason to congratulate you, my Brethren, upon the success attending our united efforts during the past year and take great pleasure in reporting that our order has made rapid progress throughout the Dominion and is filling a want long felt by our countrymen.

Our Lodges, with one exception, are to-day both financially and numerically in a better position than last year, while the number has increased to thirty-three, an increase of six Lodges during the past twelve months.

I am now engaged in correspondence with several influential Englishmen in some of the principal towns and cities, and I may safely say that three places in the Eastern district will shortly apply for charters. I have made a special effort to increase our order in that part of the Province.

Among our members individually, success has crowned their labors and I find among the order generally, a spirit of light-heartedness and contentment, which speaks volumes for the pluck and energy of our countrymen in this fair land of their adoption.

It has given me the utmost pleasure during my term of office to visit the Brethren both in the Lodge Room, in my official capacity, and also at the festive board as a guest, and I must here acknowledge with deep gratitude the universal kindness and respect paid to me everywhere, as the Representative head of our order.

I have taken a deep interest in perfecting the "Secret Work" so as to have uniformity in all our Lodges and a motion to further this view will be brought before you.

I have to regret that I find it impossible owing to my own business engagements to visit all the Lodges as required by the Constitution, and even if practicable the expense would be too great. I have therefore confined my visits mostly to the country Lodges and those that need encouragement. On several occasions I have had important questions submitted to me, which I have decided on the spot. I found it impossible to hold Lodges of instruction in consequence of the different manner each lodge has of conducting the "Secret Work" and I would strongly recommend that the sole authority for this should be invested in the legal head of the order.

The following services have been rendered:

1884.

- April 23, Officially visited Victoria Lodge, No. 12, Cornwall.
- June 2, Attended meeting Beneficiary Department, Toronto.
- " 2, Officially visited Britannia Lodge, No. 8, Hamilton.
- " 2, Instituted and dedicated Acorn Lodge, No. 28, Hamilton.
- " 3, Attended meeting Executive Council, Toronto.
- " 3, Officially visited Middlesex Lodge, No. 2, Toronto.
- " 4, Attended Mass Meeting, 2nd Degree Members, Toronto.
- " 5, Officially visited Trenton Lodge, No. 24, Trenton.
- July 15, Instituted and dedicated Derby Lodge, No. 30, Ottawa.
- Sept. 4, Officially visited Trenton Lodge, No. 24, Trenton.
- Oct. 14, Officially visited and dedicated New Hall, Old England Lodge, No. 9, Port Perry.
- Oct. 22, Officially visited and instituted White Rose Degree, Derby Lodge, No. 30, Ottawa.
- Nov. 3, Officially visited Landsdowne Lodge, No. 25, Peterborough.
- " 4, Officially visited Westminster Lodge, No. 20, Lindsay.
- " 5, Officially visited Durham Lodge, No. 15, Port Hope.

1885.

- Jan. 7, Officially visited Oxford Lodge, No. 17, Belleville.
- " 12, Officially visited Kent Lodge, No. 3, Toronto.
- " 13, Officially visited Middlesex Lodge, No. 2, Toronto.

1885.

- " 14, Officially visited Albion Lodge, No. 1, Toronto.
- " 15, Instituted and dedicated London Lodge, No. 31, Toronto.
- Feby 7, Instituted and dedicated Leicester Lodge, No. 33, Kingston.
- " 9, Officially visited Landsdowne Lodge, No. 25, Peterborough.

Upon three occasions I have been accompanied by the Right Worthy Grand Secretary, who amid the cares and difficulties of his own position has been ever ready to assist me with his advice and experience, and to whom I am much indebted for the valuable assistance and information which he has rendered. He has never failed to make a deep impression upon the Brethren of the respective Lodges, and has strongly urged the particular advantages of the Beneficiary Department.

In this connection I would strongly advise the propriety of appointing the Secretaries of Lodges as agents for this department with a small commission to encourage them to induce applicants to join. I find that many of our Brethren feel that there is no use joining our insurance scheme until the full amount of One Thousand Dollars would be payable on the first death. I have endeavored to induce them to come in at once so that this may be overcome.

Your Right Worthy Grand Vice President has kindly at my solicitations paid official visits to many, if not all of the Toronto Lodges.

We have during the past year, been frequently called upon to mourn the loss of some Brother, but of our frailty I have no doubt you are too often reminded in your own social circles.

I am happy to say, however, that my services have not been required upon any of these mournful occasions

I have from time to time instructed the Right Worthy Grand Secretary to procure such supplies as may be necessary for the proper equipment of the Order, and I have directed a detailed statement of account to be laid before you.

I have endeavored to conduct the affairs of the Grand Lodge with a view to the strictest economy and my notices of motion and amendments in the sessional papers have this end in view. My desire is that the degrees of this order shall be conferred by the one Lodge and thereby do away with the extra expense incidental to the Degree Lodges; a motion to that effect will also be brought before you.)

From time to time I have been called upon both by Officers of Lodges as well as by private members to decide upon important points, rules and laws, appertaining to our constitution, and I have always found the applicants ready and willing to abide by my decisions. I would strongly urge the advisability of all correspondence with the Grand President being sent under cover to the Grand Secretary and all replies thereto sent through the same channel. This would give the Right Worthy Grand Secretary an opportunity of knowing the points raised, and might save a great deal of unnecessary correspondence in connection therewith.

The following is a summary of the year's labor :

Number of Lodges instituted.....	6
Official Visits.....	20
Decisions rendered.....	38
Official letters received.....	127
Official letters written.....	142

I now commend to your careful consideration the several matters that may be brought before you and entreat for them a careful consideration. With the prayer that our Supreme Ruler above may so direct and rule your hearts that all your labors may redound to the good of our order and that you may receive at His hands an abundant reward.

I am, my dear Brethren,

Yours very fraternally,

R. CROFT HULME,

Grand President.

On motion of Bro. London, seconded by Bro. James, the address was received and referred to Committee on officers' reports.

The R. W. Grand Secretary then read his Annual Report and balance sheet.

GRAND SECRETARY'S REPORT.

LINDSAY, Ont., February 10th, 1885.

*To the Most Worthy Grand President, Officers and Members of the Grand Lodge
Sons of England Benevolent Society :*

BRETHREN—In accordance with the requirements of the Constitution, and with much pleasure, I beg to submit this, my fourth annual report and financial statement, with statistics marked appendix (b), compiled from the returns received from the various Lodges during the year, together with a balance sheet marked appendix (a), showing the receipts and expenditure to Feb. 1st, 1885, copies of which are printed, and distributed to the Representatives of this Grand Body, and to which I shall have occasion hereafter to refer.

Immediately after close of last Grand Lodge session, by virtue of the adoption of the report of Committee on officers' reports, I invited tenders for printing Grand Lodge proceedings, the invitation being exclusively to members of the Order. The tenders were submitted to the M. W. G. P., who decided in favor of Bro. Rowe, of Britannia Lodge, Hamilton. As soon as printed they were distributed to the Lodges requiring them. The balance sheet shows a small deficit on the

sale of these reports. With the view of giving the fullest information concerning our Order, I suggest to this Grand Body the desirability of presenting each member paying capita tax this year with a free copy. The importance of our reports as a means of enlightening the English public on the principles and objects of our institution, cannot be over estimated. In them we have a true and faithful account of our work and progress. In this connection I desire to ask the serious consideration of this Grand Body to the importance of preserving the annual records of Grand Lodge sessions, and having them consolidated in one volume.

I desire to point out two errors which appear in the Grand Lodge balance sheet of last year, and which escaped our notice at the time of reading proof sheets; the item, sale of Constitution, \$12.66 should read \$21.66, and after regalia on the 10th line should read cap. tax for the year, \$531.20; the totals are all correct.

In compliance with resolution passed at last Grand Lodge session, (see printed proceedings, page 36), a Past Grand President's Jewel was provided and forwarded to Bro. Southcombe of Essex Lodge, for presentation in the name of the Grand Lodge, to Bro. J. W. Higginbotham. Bro. Higginbotham acknowledged the honour in very suitable terms.

By virtue of the adoption of the committee's report on emblem, (see printed proceedings, page 33), I procured the necessary number, several of which are now in the hands of our printers.

In compliance with resolution passed at last Grand Lodge session, (see printed proceedings, page 38), for new Constitution, tenders were asked for printing the necessary number, with alterations and amendments passed at Grand Lodge; the contract was awarded to Bro. Moore, of Somerset Lodge.

The contract for printing different forms of Lodge notices, was awarded to Bro. London, of Oxford Lodge. The contract for printing 30 black books, was given to Bro. Williams, of Albion Lodge. The contract for printing registration books, to Bro. Moore, of Somerset. The printing of quarterly return forms, to Bro. James, of Wellington Lodge. Small lots of job printing have been divided between Bros. Williams and Moore.

In compliance with resolution passed at last Grand Lodge session, empowering the executive to open up communication with the order of Sons of St. George, (see printed proceedings, page 37), I beg to report having done so, with no satisfactory result up to the present time. I had expected a copy of the last Grand Lodge session, of the order Sons of St. George, to lay before this Grand Body, but up to the present time I have not received one. The question is one that must, sooner or later, force itself upon the consideration of this Grand Body. I am confidentially informed that efforts will be made to organize Lodges of the order Sons of St. George, in Canada, and if I am not mistaken a Lodge has already been instituted; this is a direct violation of an honorable pledge given by the Grand Lodge officers of the order Sons of St. George, in Buffalo, July 4th, 1881, that they would not attempt to institute Lodges in Canada. However, the ques-

tion is becoming one of considerable importance, and any means towards an affiliation of the two sister institutions should be encouraged by this Grand Body. I ask for further instruction on this very important subject.

In compliance with resolution passed at last Grand Lodge session, (see printed proceedings, page 37), I called, as early as possible, a committee from the various Lodges in Toronto, to take charge of the arrangements for the semi-centennial celebration, in the city of Toronto, last June. I am pleased to report that under the chairmanship of the R. W. G. V. P., Bro. Thos. Hastings, the grandest display and parade of Englishmen Canada ever saw was witnessed during that celebration.

By virtue of the adoption of a new law relating to Funeral Regalia, I procured, as early as possible, a large supply, which has been purchased by our Lodges.

In compliance with resolution passed at last Grand Lodge session, (see printed proceedings page 35), I summoned as early as possible the Toronto Committee on the Endowment Scheme to perfect arrangements for commencing this department, this work was at once undertaken, and handed over to the Finance Board, who put into active operation on the third of June the Beneficiary Department, a supplementary report on the Beneficiary will be presented to this Grand Body.

In compliance with general laws I notified all Lodges desiring amendments to the Constitution, and issued sessional papers as per Constitution. I regret that the mistake in the date of calling the Grand Lodge meeting caused some misunderstanding, on issuing the Credentials the mistake was corrected.

By virtue of the adoption of the report of the Committee on Correspondence, (see printed proceedings page 34), I forwarded to District Grand Lodge Officer, Bro. Spence of South Africa, the vote of sympathy recommended by this Grand Body.

I am pleased to report that on the 22nd of April, 1884, I received from D. G. L. Officer, Bro. Spence, his official report, with fees, returns and balance of account owing Grand Lodge, with the request that the financial year of that district should close on the 30th of September, instead of the 31st of December, to enable him to report in time for the Grand Lodge meeting, the suggestion was considered wise and practicable, and Bro. Spence was duly notified, and I am pleased to say that a full and complete report of the South African district from Bro. Spence has been received and will be laid before you. Bro. Spence's report is worthy of the fullest consideration, his review of the state and condition of that district is full of interesting information, and has only to be read to be appreciated, he enters largely into the obstacles and difficulties over which they have had to contend, but his manly and loyal sentiments demand our warmest sympathy and approval. For the better working of his district, a series of amendments are proposed and submitted for the approval of this Grand Body. I highly recommend a careful perusal of these several communications.

I am pleased to report that during the year six Charters for new Lodges have been issued.

On the 23rd of April, assisted by Brethren from Orilla and Toronto, we instituted and dedicated Southampton Lodge No. 28, under most encouraging circumstances, over forty members were initiated and received into membership, and the Officers were dully installed.

Due and legal application having been made, on June the 2nd, the M.W. G.P., assisted by several visitors, instituted and dedicated Lodge Acorn No. 29, in the City of Hamilton, 22 members were admitted for membership, and the Officers were duly installed. The prospects for a second Lodge in the City of Hamilton are good.

Due and legal application having been made, the M. W. G. P. and R. W. G. S. instituted and dedicated Lodge Derby No. 30, in the City of Ottawa, on July 15th. 35 candidates were received into membership, the Officers were duly installed and instructed in their work and duties. The Brethren in Derby Lodge are earnest and enthusiastic, and are already making themselves popular in the capital of the Dominion. We recommend that Bro., the Rev. H. Pollard, of Derby Lodge, be elected one of your Deputy Grand Chaplains.

Due and legal application for a Lodge Charter having been made, the M. W. G. P., assisted by a large number of Toronto members, instituted and dedicated Lodge London No. 31, for the eastern division of Toronto, on January 15th, 1885. 16 candidates were received into membership, the Officers were duly installed and instructed in the work and duties.

Due and legal application having been received for a Lodge Charter, Past Grand President Venables, assisted by a large number of Toronto Officers and Brethren, instituted and dedicated Lodge Stafford No. 32 for the eastern division of Toronto, on January 29th, and duly installed their officers and instructed them in their duties and work. 16 new candidates were received and initiated into the order. The new Lodges are working satisfactorily, and increasing in membership.

The M. W. G. P. instituted and dedicated Leicester Lodge No. 33, in the City of Kingston, on Saturday, February 7th, assisted by Bro. John W. London, acting G.S., and Bro. W.C. Nunn, of Oxford Lodge, and duly installed their officers.

I have been requested to lay before this Grand Body, the necessity of establishing an employment bureau, and a system of registration, whereby members out of work and unable to get information might apply through the Secretary of their Lodge, where vacancies are open for different kinds of employment, this is urgently needed, and would greatly assist your Grand Secretary. Quite a number of members call and inquire for employment, many having left their homes without a knowledge as to the state of work in the place they are going to. If something of this kind was adopted, it would prevent a good deal of disappointment, some members call, get advice, and in some instances assistance, and never report themselves after, some provision is necessary to be made to give immediate and needed assistance, I do respectfully suggest that the Executive have some power whereby they shall relieve really distressed and deserving members, but I must most strongly condemn the practice of members leaving their homes and coming to Toronto, and their pleading disappointment, when all information could be ob-

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tained through their Lodge Secretary. As our order increases, the greater will be the need of a proper system of registration.

I am pleased to report that most of our Lodges attend church service, and I would respectfully suggest, that this Grand Body, authorize and set apart a special day in the year for church services, so that all Lodges in their respective localities could arrange for the same. The old standard time is the Sunday nearest the Queen's Birthday and cannot be improved.

I would also respectfully suggest that this Grand Body authorize and declare the 12th of December the public anniversary of our order, so that throughout this institution all our Brethren on the same day may unite in their several districts in commemorating the day we ought so much to honor.

The continued growth and extension of our order, demands a more rigid and strict conformity to the laws and regulations of the society, the absolute necessity of placing the best and most capable and reliable members in positions of trust and responsibility, our visitations during the year, which upon the whole are satisfactory and encouraging, have nevertheless revealed several gross dereliction of duties, Lodge accounts being allowed to go several quarters without proper audits, Lodge funds being allowed in the hands of officers without being properly secured, Lodge funds amounting to hundred of dollars being left in the hands of Officers without being properly invested, I have only one object in calling the attention of this Grand Body to these facts, the safety and welfare of our institution, the necessity for these remarks has arisen from the fact that one Lodge has allowed its Treasurer to hold between two and three hundred dollars for over four years, and is now experiencing the greatest difficulty in getting that money to invest in their proper Trustees' names. I trust this Grand Body will see the necessity of strengthening the hands of your Grand Lodge Officers, and as a large majority composing this Grand Body are constant officers in Subordinate Lodges, that they will use their utmost endeavors to protect the interest of their members.

I am pleased to report that only two out of all our number suspended and expelled during the year, call for special reference to this Grand Body, one member of Bedford Lodge, for contempt and abuse, and the late Secretary of York Lodge for committing the most malicious and dastardly piece of malpractice I ever witnessed, in the mutilation and destruction of Lodge prosperity. I am pleased also to report, that only two petitions or appeals are held over for the consideration of this Grand Body, one in connection with Somerset Lodge, and the other in connection with Essex Lodge (re Beneficiary application.)

On the 24th of July I received an earnest appeal from Old England Lodge, Port Perry for help in their unfortunate position caused through the destruction by fire of the business part of the Town, which swept away their Lodge room and furniture; on ascertaining the extent of their loss, I wrote immediately to the Subordinate Lodges, and recommended a subscription in proportion to the numbers on the Lodge roll. I am very pleased to report that a hearty response was immediately made, and our suggestion was generally accepted as the basis of payment. The

following sums were by your Grand Secretary received and forwarded to Bro. Miller, President of the Lodge: Albion, \$15.00; Middlesex, \$15.00; Britannia, \$15.00; Oxford, \$15.00; Kent, \$10.00; Surrey, \$10.00; Warwick, \$10.00; York, \$10.00; Durham, \$10.00; Manchester, \$5.00; Victoria, \$5.00; Essex, \$5.00; Sussex, \$5.00; St. George, \$5.00; Rose of Couchiching, \$5.00. \$140 in all. I believe Brighton forwarded some direct, the amount I am not aware of. I requested Bro. Hunt, Secretary of the Lodge, to acknowledge the several amounts to each Lodge, which has been done. I am pleased to learn that the Lodge has properly expended said monies, and have now a very comfortable and cheering Lodge room, and free from any incumbrance, in this connection I desire to urge upon this Grand Body, thence through them to the Subordinate Lodge, the absolute necessity of insuring all Lodge property and Regalia. I am informed that there are not 6 Lodges insured in the whole order. The appeal received from Old England Lodge will be laid on the table.

Several important questions and points of law have been submitted for advice and opinion.

WESTMINSTER LODGE.—Has an honorary member to produce a Doctor's certificate before being received as a financial member? Answer.—Yes. Has he to be balloted for? Answer.—No, not necessarily. Can an honorary member be nominated for office of President? Answer.—Not unless he has filled an executive office in the Lodge, and not while he is an honorary member.

BRITANNIA LODGE.—Can a Lodge alter the place or time or date of meeting, without the consent of the Grand Lodge, or a special meeting of its members? Answer.—No. If a special meeting of a Lodge is called, is it legal to transact the general business of the Lodge at such meeting? Answer.—No motion or vote (other than the one for which the special meeting has been called) can be considered, the President, however, has the power to call emergency meetings when circumstances warrant them.

KENT LODGE.—Is the Lodge empowered under Article 16, Clause 9, page 38, to vote any sum of money out of its general funds towards the relief of Old England? Answer.—Lodge funds cannot be appropriated for the relief of Old England, but Clause 9, page 40, will help you out of the difficulty.

DURHAM LODGE.—Has the Lodge to pay sick dues for odd days in a week? Answer.—(Yes), for all days after the first week.

DERBY LODGE.—Can Lodge funds be invested in the Post Office Savings Bank? Answer.—Yes.

ESSEX LODGE.—Can a motion to reconsider a ballot vote be entertained two weeks after taken? Answer.—No.

A large number of questions were submitted to the ruling of the Grand President. A number of questions relative to the Beneficiary was settled by the Finance Board.

On the occasion of the death of Prince Leopold, I received several letters of sympathy from our Lodges, with the request that the same be forwarded to Her Majesty in the name of the Grand Lodge. I considered it best to lay this request over till the annual meeting for the consideration of this Grand Body.

Several dispensations for second Degree Charters, and dispensations for conferring the Degrees on Members elected to office have been issued under the seal of the Grand Lodge.

I desire now to call your attention to the statistics in Appendix B, which show the progress made during the year. These statistics are compiled with the greatest possible care and accuracy, from the returns sent in by the various Lodges. These give reliable information concerning the financial and numerical standing of each Lodge, though I cannot vouch for their entire correctness, owing to some Lodge Secretaries not fully understanding how to compile them, I refer with satisfaction to the fact that we now number 33 Lodges. Our present membership is 2332, or an increase of 442, over the corresponding month of last year, and an increase of 801 over the corresponding month in 1882, number of members in good standing 1809, an increase of 1107 over the corresponding month in 1882. Number of members owing six months 121, more than six months 83, a decrease of 99, over the corresponding month of last year. Number initiated this year 672 or an increase of 149 over the corresponding month of last, and an increase of 432 over the corresponding month of 1882. Number suspended during the year 204, or an increase of 30 over last year. Amount paid for sick benefits during the year \$2,578.28, an increase of \$275 over last year, and an increase of \$1428, over the corresponding month of 1882. Number of deaths this year 17, the same as last year. Amount paid for Funerals \$946, an increase over last year of \$135. Amount paid for Surgeons' Fees \$2227, or an increase of \$577, over last year. Amount paid for capitation tax \$673.70, an increase of \$142.50 over last year, and \$394.60, over the corresponding month in 1882. Number paying capitation tax this year 1684, an increase of 352 over last year, and an increase of 835 over 1882. Amount of cash invested \$15,004.02, an increase of \$2204.33, over last year, and an increase of \$8,235, over the corresponding month of 1882. Total funds of Lodges \$18,494, an increase of \$4,574.75 over last year, and an increase of \$11,187 over the corresponding month of 1882. It may be said that these comparisons are not fair on account of the increase in the number of new Lodges, but taking into consideration the increase of payments in every department, such as Sick, Funeral and Doctors' Fees, the comparisons are just. The last 10 new Lodges have not materially augmented the Finances of the Order, the total not amounting to \$500, the large and rapid increase of the Financial standing of our Order is due to the older and more settled Lodges. Albion has increased from \$1672 in 1882, to \$2721 in 1884, an increase of \$1049; Middlesex has increased from \$1401 in 1882, to \$3037 in 1884, or an increase of \$2636; Kent has increased from \$770 in 1882, to \$1200 in 1884, or an increase of \$430; Essex has increased nearly \$200; Sussex nearly \$300; York \$300; Brighton nearly \$100; Britannia from \$721 in 1882, to \$1728 in 1884, an increase of \$1000; Old England over \$100; Somerset over \$400; Surrey nearly \$400; Victoria \$100;

Warwick over \$500; Manchester over \$200; Oxford Lodge \$1000; Durham \$300; Wellington Lodge over \$200. Chester, Westminster, Bedford and the younger Lodges are beginning to form very good funds.

The increase in membership is not so conspicuous, in 1882 Lodge Albert had 202 members, the present number 228; Middlesex shows better, in 1882 the numbers were 143, present numbers 248, or an increase of 105. Kent has increased 52 since 1882; Britannia 46; Oxford about 100; the other Lodges from 10 to 30 increases during the four years, number of deaths in Albion Lodge during the four years 8, in Middlesex 7, in Kent 13, Essex 1, Sussex 1. Total number of deaths in the four years 47. Total amount paid out of Sick and Funeral Benefits during the four years \$9,770. I do not wish to discourage our officers and members, but I respectfully notice that in proportion to the increased facilities at our disposal by the addition of more Lodges and other districts, that our numbers do not increase in proportion to our finances. We are losing too many members, through non-payment of dues, this year alone we have suspended over 200 members, a very large proportion of these are allowed to lapse through the indifference of Lodge officers.

Appendix A. gives a full and detailed statement of income and expenditure for the past year. It is with pride and satisfaction that I am able to announce a cash surplus in the hands of the R. W. G. Treasurer, of \$342.71, over and above all expenditure. From the various items of receipts this Grand Body will be able to form an idea of the benefits accruing to the Institution, by the purchase of Lodge Supplies.

It has been my chief aim during the four years I have had the honor of holding this position, to supply our Lodges with all books, papers, regalia, and everything needful for a proper working of the Lodges, at prices far below what they can be obtained in an ordinary way. I ask the representatives to this Grand Body to encourage this as far as they can, for their own benefit, and that of the Order. The Grand Lodge should be in a position to render prompt and immediate relief if called upon to do so.

At no distant day this Grand Body will be called upon to provide a proper office for your Grand Secretary, where the records and books of the Order, with all appertaining thereto, can be properly secured and accounted for; under the circumstances, I am doing the best I can to give accommodation.

The expenses of the Grand Lodge have been conducted with the greatest possible economy. The amounts are small, when taking into consideration the large area of the institution. The expense of opening new Lodges is small, not amounting to \$10 per Lodge. The item of printing will more than recoup itself. Funeral and other regalia is charged with a constitutional per centage. The expenses of the Grand Secretary's office are small in comparison with the amount of work done. The general postage is only \$18.05. An account is properly kept of every letter written. The Grand Secretary's salary is larger this year than in previous years, but notwithstanding these extra expenses, the economical system established when I undertook the responsibilities of the office, four years ago, is beginning

to show its fruits by a steady increase in the finances of this Grand Body. In the year 1881, all the money that passed through our hands was \$410.51, this year it is \$1,542, or an increase of \$1,142. Cash in hands of Treasurer, Feb. 1st, 1882, was \$47.48, with a liability of \$300; now we have no liability, but a balance of \$342 71 in the Treasury; this is encouraging.

The Grand Lodge saleable property amounts to close on to \$300, and comprises various forms in pads of 200, books of various kinds, 1st and 2nd Degree Charters, members' certificates and regalia, all of which is charged with an addition of ten per cent on cost price, the benefit of which no one will now attempt to dispute.

I cannot close my report without referring to the loss we have sustained in the death of some very useful and prominent members. First, and perhaps the most useful, was Past President Waddington, of Albion Lodge, a man with a strong mind and determined views, a true brother, and a kind and compassionate friend. Bro. Dr. Wiltshire, of York Lodge, cut down in the morning of life, with a magnificent future before him, he joins the numbers of our already departed Brethren. Bro. Wilcock, a young, promising and rising member of Royal Oak Lodge, passed away after a short illness, his young and manly heart won for him the esteem and love of all who knew him. Others less important, but as much honored have passed over the river, and gone. We loved them in life, let us honor their memories in death, and strive to copy all that was estimable in their characters.

Brethren, in closing, I desire to acknowledge to this Grand Body, and through you to the officers and members of our entire order, my sincere gratitude for the kindness and consideration shown me on all occasions, for the respect paid me as Representative of the Order, for the Brotherly manner in which all my admonitions and advice is received, and for the honor so long conferred, and the confidence so implicitly placed in me.

I desire to thank my Bro. Grand Lodge Officers for their uniform kindness and respect.

I trust that our deliberations will be the means of strengthening our foundations, enlarging our sphere of action, and may we so dedicate ourselves to this service, that when we pass off this stage of life and business, humanity will be the better of our efforts in its behalf.

All of which is respectfully submitted,

JOHN W. CARTER,

Grand Secretary.

On motion of Bro. Caddick, seconded by Bro. Skippon, the report was received and referred to Committees on Officers' reports.

The R. W. G. Treasurer then read his annual report:

LINDSAY, February 10th, 1885.

*To the Most Worthy Grand President, Officers and Members of the Grand Lodge,
S. O. E. B. S.*

BRETHREN,—The time has again arrived when I have the honour to submit to you my report for the past year, and am happy to inform you that we are progressing very favorably.

There was a balance in hand last year of \$149.43, the receipts during this year being \$1,390.58, making a total of \$1,540.01. I have received orders from the Grand Secretary for the payment of bills to the amount of \$1,197.30, which having been paid leaves a balance of \$342.71.

I must congratulate this Grand Lodge on having such a balance in their favor, and hope by continued carefulness in the expenditure of the funds to see that a larger balance will be shewn at the end of next year.

I thank you sincerely for the very kind manner in which you have always received me, wishing every prosperity to our Order.

I remain, brethren, yours fraternally,

BENJAMIN HINCHCLIFFE,

Grand Treasurer S. O. E.

On motion the report was received, and referred to Committee on Officers' reports.

The R. W. Grand Secretary then read a supplementary report with correspondence on the Beneficiary:

Supplementary Report of Grand Secretary on the Beneficiary Department.

LINDSAY, February 10th, 1885.

*To the M. W. G. President, Officers and Members of the Grand Lodge, Sons of
England B. S.*

I have pleasure in submitting for your perusal and consideration a report upon the Beneficiary Department, for the first seven months of its existence, together with Balance Sheet (Appendix C), showing the receipts and expenditure up to February 1st, 1885, also a table (Appendix D), showing the number insured under the different heads, and the average assessment of each Lodge, and the total assessment for the first claim.

The Finance Board meets every month and conducts the business of the department without any extra cost to this Grand Body. With a view of explaining the change of name from Mutual Endowment, to the Beneficiary Department, I may say that probable Government Legislation upon the subject of Mutual Insurance

Societies, prompted the Committee in the matter. The acceptance by our members of the Benefits accruing from the Beneficiary Department has not come up to the expectations of some of its most sanguine promoters, but considering the delay in perfecting the machinery for carrying on this department, and the fact that its general principles and workings are so little understood by a large majority of our members, will to some extent account for that, but I consider the department is an assured success.

I am of opinion that the present system of making application, with the application form itself might be advantageously amended and simplified, the application form is cumbrous and uninviting, and does not affect the Medical form. What we require is a thorough and efficient Medical Examination, and a true and legal certificate of age with place and position in Lodge, and not a long pedigree of facts, which is covered by the Medical Examinations, and a useless repetition of signatures. When a fair and plain statement of facts is laid before our members, I find it is better appreciated, and the number as shown on tables in (Appendix D), as being insured in each Lodge, is in proportion to the energy and work of the Lodge Secretary, and I would respectfully suggest that the subject of the Beneficiary be discussed in the Lodge Room, under the head of general business, so that those who are well up in the question can explain to those present its principles. I am pleased to be able to lay before you the expressions of opinion from some of our leading Beneficiary Examiners, and as those opinions are worthy of the highest consideration, I suggest that they be printed with this report.

This idea of insurance is not new. I find it in every Grand Lodge record since the year 1877. The receipts show an amount for 133 applications, with one application for new policy.

The money has been securely invested, less paying Doctors' Fees, deducting \$33 due on the 1st of February, 1885, for Doctor's Fees, the remaining balance to the credit of the Beneficiary Department is \$200.40, by the tables in (Appendix D), the average rate of Assessment is 77cts, the total assessment for the first call would realize \$100, so that the Finance Board has at its disposal, sufficient to meet two claims if called on suddenly to do so.

All of which is respectfully submitted,

JOHN W. CARTER,

Secretary to the Beneficiary Board.

MEDICAL CORRESPONDENCE ON BENEFICIARY.

TORONTO, ONT., February 7th, 1885.

John W. Carter, Esq., Grand Secretary S. O. E. B. S.

DEAR SIR AND BROTHER,—I am in receipt of your favor of yesterday, asking my opinion on certain points indicated in several questions asked. I will therefore take them *seriatim*.

1st. Do you consider the Beneficiary of sufficient importance to warrant our members taking hold of it?

In answer I may state that I most assuredly do, and further, I am satisfied that the membership generally have not given the matter of Beneficiary Endowment the attention its importance and advantages demand

2nd. Do you consider it a cheap method of insurance?

I will answer I do, its value when compared with the old system of insurance in Stock Companies, where immense outlays were made to support Agents and maintain a large staff of clerks and erect fine buildings, the money to do which came out of the pockets of those who were insured, will be so apparent, and the light payments at intervals so easy, that it is within the reach of every member of the Society.

3rd. Do you consider it a means of strengthening the Order?

I do. Every Beneficial Society that has adopted such a scheme, has been largely strengthened by it. Its very existence as a feature of the Society will act as an incentive to Englishmen to secure membership in the Sons of England Society, whereas they would naturally drift into some other Society, which might be the means of keeping them from ever joining this Society. Further they see that there is not only benefit during life from this Society, but through this feature of Beneficiary Endowment, they are enabled to feel that should they be unexpectedly taken from their families by death from sickness or injury, those dependent upon them would not be left to the cold charities of the world, but would have a legitimate claim to an amount sufficient to keep them from absolute want, and place them outside the pale of pauperism and prevent their becoming the recipients of charity.

4th. Do you think the application papers might be simplified?

I can see no advantage in doing that, as it is most important that the Medical Examination should be definite and thorough, and the shorter the form the greater the likelihood of the Examiner being less exacting in his requirements of a thorough knowledge of the present and past physical condition of the applicant and of the family history as having an important bearing on the case.

5th. Can you suggest any improvement in the working of the Beneficiary Department?

There are several points of importance in this connection, which I cannot in a brief letter deal fully with. I will, however, indicate two or three of these.

(a). The death Assessment to be just to all should be graded according to age at the time of entering the Beneficiary.

(b). The expense of conducting the business of the Beneficiary Department should be borne without trespassing upon the moneys received through the payment of assessments, and might be met by what might be termed Beneficiary Dues, payable quarterly, half-yearly, or annually.

(c). There must of necessity be a supervision exercised over the applications for Beneficiaries by a Grand Medical Examiner or Medical Director, as the important landmarks in the estimate of the value or safety of an application or risk cannot be as well discerned, and some not discerned at all by unprofessional judges, as by some one familiar therewith, or in other words an expert. In all other Beneficiary Departments with which I am acquainted such course prevails.

Had greater time been afforded for a reply, I might have been able to have offered you these suggestions in practical shape.

Sincerely yours,

JOHN S. KING, M. D.

98 CARLTON ST., TORONTO, FEB. 7TH. '85.

John W. Carter, Esq., Grand Secretary :

DEAR SIR AND BROTHER.—In reply to your letter of inquiry, I consider our insurance scheme the best in the world. As we hold the premiums in our hands till required to meet a death claim, consequently there can be no embezzlements. We have no expensive officials or offices. Every examining surgeon is personally interested in its success and will watch closely. I consider this the really practical solution of Life Assurance, as all we pay in will be returned. Under the old system \$19,000,000 has been paid for Life Assurance in Canada and only \$5,000,000 paid back. The figures speak for themselves. Under our system no such anomaly could arise. I would not recommend cutting down the forms of application or examination papers, as they cannot be too strict.

I have the honor to remain, fraternally,

C. E. MARTIN, M.D.

TORONTO, FEB. 7, 1884.

J. W. Carter, Secretary, Grand Lodge, S. O. E. B. S. :

DEAR SIR AND BROTHER.—You ask my opinion of the beneficiary department of the Order. I long looked for something more binding on our members than the benefits formerly, and now obtainable, *without this department*. When the insurance scheme came, it seemed to me to be an important element in the wished for improvements. I believe our members should, in their own interests and that of their families, take hold of this scheme. It is the cheapest insurance of which I know anything, and ought to be a means of vastly strengthening the order—and, as to the forms of application—they are not more particular than such papers ought to be, in fact, though hard on the examinee, I would be inclined to look with suspicion upon any scheme of insurance where forms of application called for an examination much less rigid than ours, indeed as no doubt you *well* know, one of the main elements of durability in an insurance society, and lying at the very foundation of its success, is a *careful medical examination* of those proposing to

enter. I trust our members *generally* will see *speedily* the great value of the department, and give it their hearty support.

Yours, etc.,

W. W. OGDEN, M.D.

BELLEVILLE, FEB. 10th, 1885.

J. W. Carter, Esq.

DEAR SIR,—I consider the Beneficiary Department of great importance to the Order, and would strongly urge its continuance and that every member qualified should become a member of it. I consider it a cheap and safe Insurance scheme, and think that it should be a source of strength of the Order. The form I think could not be simplified with advantage to the insured. The success in my opinion of the scheme depends in the care exercised in admitting members. In my opinion the assessments will have to be raised or an annual fee of one dollar collected to pay expenses, to help to form a reserve fund. I think also you will have to pay your Secretary or whoever you appoint in each Lodge, a certain percentage, it would then be his interest to push the scheme ; as it is now, no one takes that interest in it that should be taken. It is also a question too whether it would not be advisable for the fee paid to the Dr. to be paid by the applicant ; if that was done, with the annual fee of one dollar, it is possible you could get on without increasing the assessments. I simply throw out these few suggestions, trusting they will be of service. Wishing you a prosperous session and that the order will go on and prosper.

Believe me, yours fraternally,

R. TRACY, M. D.

PORT HOPE, FEB. 9th, 1885.

John W. Carter, Esq. :

DEAR SIR AND BRO.—Your letter to hand this morning, and in answer will say, that I consider the Mutual Insurance Scheme connected with our order a good one ; that it is cheap and safe, and that it will strengthen the bond that binds us together. I have no suggestion to make as to the form of application. The improvement in working the department that I would suggest is, that you employ a special agent to effect the insurances. The agent of the Odd-Fellow's Insurance Co. informed me that until he took up the work specially, very few insured, but that now it is a great success. As a rule I think our members do not insure because they do not give the matter sufficient consideration, and that all they want is to have the advantages of the scheme explained to them. Bro. White, who is one of our delegates, is also an Odd-Fellow, and perhaps may give you some information of that insurance. With kind regard, I am,

Fraternally yours,

J. W. CLEMESHA. M.D.

On motion the report was received and referred to Committee on Beneficiary.

Bro. Dr. King presented the Grand Lodge with drafts of proposed new Rituals for the first and second Degree Lodges. On motion of Bro. Partridge, seconded by Bro. McCartney, these were received and referred to Committee on Laws and Rituals.

The Grand President then appointed the following Committees :

Audit and Finance.—Bros. J. B. Buckingham, Britannia ; J. W. London, Oxford ; Geo. Woodley, Durham ; Wm. Edmett, Old England ; G. Matthews, Rose of Couchiching ; J. W. Kemp-ling, St. George.

Officers' Reports.—Bros. R. Caddick, Kent ; J. W. Higginbotham, Essex ; W. J. Hill, Warwick ; M. A. James, Wellington.

Beneficiary.—Bros. T. R. Skippon, Middlesex ; Banks, Brighton ; Clayton, Acorn ; Brundrett, Lansdowne ; Ander-ton, Southampton ; Williams, Kent ; Thomas, Royal Oak ; Cannon, Surrey.

Widows and Orphans.—Bros. A. Partridge, Albion ; Harris, Manchester ; Chester, Westminster ; Martin, Essex ; Hine, London ; Mellon, York.

Appeals.—Bros. R. Caddick, Kent ; White, Durham ; Greenwood, Sussex ; Reeves, Acorn ; Tammadge, Oxford ; James, Wellington.

Printing.—Bros. London, Oxford ; Moore, Somerset ; James, Wellington ; McCartney, St. George ; Ivens, Manchester ; Martin, Essex.

Correspondence.—Bros. J. W. Higginbotham, Essex ; Dr. Pollard, Brighton ; Crowhurst, Somerset ; Wallace, Westminster ; Mellon, York ; Cannon, Surrey.

Laws and Rituals.—Bros. Dr. King, Albion ; White, Durham ; E. B. Cope, Derby ; Riddiford, Warwick ; Miller, Old England ; J. S. Hall, Lansdowne ; G. Knight, Surrey ; McCartney, St. George ; Hy. Williams, Victoria ; Pullen, Southampton ; Hover, Britannia ; Hallett, Sussex ; Tammadge, Oxford ; Rev. E. W. Sibbald.

Motion by Bro. Dr. King, seconded by Bro. Wm. McCartney, that this Grand Lodge do meet in secret session at 8 o'clock, to afford delegates an opportunity for seeing the exemplification of the new Ritualistic work, and that the consideration of the report of the Committee on Rituals be made a special order of business, immediately following the election of officers to-morrow forenoon.—Carried.

The Grand Lodge then went into Committee of the Whole on the sessional papers, and sat till six o'clock, when the Committee rose and reported progress and asked leave to sit again.

Bro. J. Clayton gave notice that he would ask the M. W. G. P. to-morrow, why the By-laws of Britannia Lodge, second degree, had not been sanctioned.

The Grand President then declared the Grand Lodge adjourned till 9 a. m., Wednesday morning.

JOHN W. CARTER,
Grand Secretary.

WEDNESDAY MORNING.

LINDSAY, FEBRUARY 11th, 1885.

The Grand Lodge was called to order by the M. W. G. P., at 9 a. m. Prayer being offered by the R. W. G. Chaplain.

The minutes of previous sitting were read by the Grand Secretary, also Roll Call of Delegates.

The Committee on credentials reported Bro. James Banks,

Brighton Lodge, Bro. Ivens, Manchester Lodge, representatives to this Grand Body. The report was received and delegates took their seats.

The Committee appointed to draft a reply to the address of welcome, presented their report.

To J. W. Wallace, Esq., President Westminster Lodge, Lindsay :

DEAR SIR AND BROTHER.—The Grand Lodge of the Sons of England Benevolent Society, now in session, have received with very great pleasure the Address of Welcome so kindly and heartily presented by you in behalf of your Lodge, and do accept the same in that friendly and fraternal spirit in which it has been presented. We feel at home in your pleasant and flourishing town, and have been so hospitably and generously entertained by your citizens as well as yourselves, that we shall most certainly carry away with us the happiest recollections of our visit to Lindsay. We thank you for your well wishes for our prosperity, and are pleased to be able to inform you that this is not only the largest, but gives promise of being the most important session yet held. We desire you to convey to Westminster Lodge, our hearty appreciation of this expression of their welcome coupled with our fraternal wishes for their continued success.

Signed,

R. CROFT HULME, Grand President.
JOHN W. CARTER, Grand Secretary.

On motion the report was received and adopted.

The Committee on Laws and Rituals presented their report.

REPORT OF COMMITTEE ON RITUALS.

*To the Most Worthy Grand President, Officers and Members of Grand Lodge,
S. O. E. B. S.*

Your Committee on Laws and Rituals beg to report that with reference to the Rituals referred to us from Delegate King, Albion Lodge, we recommend the adoption of the same by this Grand Lodge.

JOHN S. KING, M. D.,

Chairman.

On motion the report was received and ordered to lay on the table.

The Committee on Audit and Finance presented their report.

REPORT OF FINANCE AND AUDIT.

To the Officers and Members of the Grand Lodge of the Sons of England Benevolent Society.

MOST WORTHY GRAND PRESIDENT AND BROTHERS.—We, your Committee on Finance and Audit, beg leave to report that we have examined the books, accounts and vouchers of the R. W. Grand Secretary and R. W. Grand Treasurer, and find them to agree and be correct.

We herewith annex balance sheet for year ending, February 1st, 1885.

All of which is respectfully submitted,

J. B. BUCKINGHAM, Chairman.
J. W. LONDON,
WM. EDMETT,
J. W. KEMPLING,
G. MATTHEWS,
GEO. WOODLEY.

On motion the report was received and adopted.

NOMINATION OF OFFICERS.

For M. W. G. P.—R. C. Hulme, Oxford Lodge; Ivens, Manchester Lodge; J. Clayton, Acorn Lodge; J. W. Higginbotham, Essex Lodge.

For R. W. G. V. P.—Bros. T. R. Skippon, Middlesex Lodge; Edmett, Old England Lodge; J. W. Wallace, Westminster Lodge; Mellon, York Lodge; Dr. Pollard, Brighton Lodge.

For Grand Chaplain—Rev. E. W. Sibbald, Oxford Lodge.

For Grand Treasurer—Bro. B. Hinchcliffe, Surrey Lodge.

For Grand Secretary—J. W. Carter, Albion Lodge.

ELECTION OF OFFICERS.

The result of the ballot for the executive officers was as follows :

For Grand President—J. W. Higginbotham, Essex Lodge.

For Grand Vice-President—W. Edmett, Old England Lodge.

For Grand Treasurer—B. Hinchcliffe, Surrey Lodge, re-elected.

For Grand Secretary—J. W. Carter, Albion Lodge, re-elected.

For Grand Chaplain—Rev. E. W. Sibbald, Oxford Lodge, re-elected.

For District Deputy Grand Lodge Officer—A. M. Spence, re-elected.

For Deputy Grand Chaplains—Rev. Henry Pollard, Derby Lodge, Ottawa; Rev. Edward Roberts, Wellington Lodge, Bowmanville.

The Committee on Credentials reported Bro. White, of Durham Lodge, and Bro. Brundreth, Lansdowne, as representatives to this Grand Lodge. Report was received and delegates took their seats.

The report of Committee on Officers' Reports was received.

REPORT OF COMMITTEE ON OFFICERS' REPORTS.

To the Most Worthy Grand President, Officers and Members of the Sons of England Benevolent Society.

SIRS AND BRETHREN,—We, your Committee on Officers' Reports, respectfully submit that we have considered the same, and desire to express our pleasure on the advancement of the Order as set forth therein.

The exhaustive address of the Most Worthy Grand President portrays the satisfactory progress of the Order during the past year and the great exertions put forth by him in promoting the welfare of our Society

We recognize the care and attention the Worthy Grand Secretary has given to his duties and the time and untiring energy bestowed in the careful preparation of his report. We would suggest that owing to the extreme length of the report, those portions that relate to unimportant details, and are not of value for permanent record, be eliminated before publication.

Those Clauses in the Grand Secretary's report, referring to proposed changes in the Constitution and matters affecting the administration of the laws, we would recommend to the Committee appointed for that purpose.

We are gratified at the excellent showing of the Treasurer's report and congratulate the Order on having such a respectable balance on hand.

We would recommend the adoption of these reports and that they be printed in the Annual Report, after the changes suggested in the Grand Secretary's Report are made.

RICH. CADDICK,
M. A. JAMES,
J. W. HIGGINBOTHAM,
W. J. HILL,

On motion the report as read was adopted.

The Grand Lodge then went into Committee of the whole on the report of the Committee on Laws and Rituals, Bro. Wm. McCartney in the Chair. The First Degree Ritual was then taken up clause by clause till 12 o'clock. On motion the Committee rose, reported, and asked leave to sit again.

The Grand President declared the Lodge adjourned till 2 p. m.

AFTERNOON SESSION.

The Grand President called the Grand Lodge to order at 2 p. m. Roll call dispensed with.

On motion the Grand Lodge resumed Committee of the whole on the Rituals, Bro. McCartney in the chair. The consideration of the First Degree Ritual was then continued and completed. On motion the Committee rose and reported the First Degree Ritual.

The Grand President in the chair, Bro. R. Caddick moved, seconded by Bro. Kempling, that the Report of Committee of the whole on First Degree Ritual be adopted.—Carried.

The Committee on Correspondence presented their report.

REPORT OF COMMITTEE ON CORRESPONDENCE.

LINDSAY, FEB. 11th, 1885.

To the Most Worthy Grand President, Officers and Members of the Grand Lodge.

We, your Committee on Correspondence, beg leave to submit the following :

We recommend that this Grand Lodge instruct the Grand Secretary to communicate with the Grand Lodge of the Order of St. George, with a view of bringing the two orders into closer connection, and more active measures be taken to accomplish this, and also recommend that the alterations to the Constitution, asked by Lodge Rose of Africa, to suit that Lodge be granted.

We further recommend that in view of the communication from Bro. J. R. Regg, with respect to establishing Lodges in England, the subject be well considered by this Grand Lodge.

We have perused with great pleasure the several official communications from

Deputy Grand Lodge Officer Bro. A. M. Spence, they are full of interesting information, and we congratulate this Grand Lodge upon having such an able and efficient officer for the district of South Africa.

In the matter of the request of Lodge Port Elizabeth asking that the name of their Lodge be changed to Victoria, we recommend that the petition be granted.

J. W. HIGGINBOTHAM, Chairman.
S. B. POLLARD,
JOHN MELLON,
E. CROWHURST.

On motion of Dr. Pollard, the report as read was adopted.

The Committee on Widows and Orphans presented their report.

REPORT OF COMMITTEE ON WIDOWS & ORPHANS.

LINDSAY, FEB. 11th, 1885.

Grand Lodge, Sons of England.

Your Committee on Widows' and Orphans' Fund wish to report progress and ask further time to consider the question and report at the next Grand Lodge.

Respectfully submitted on behalf of your Committee,

Bro. CHESTER,
" PARTRIDGE,
" HARRIS,
" MARTIN,
" MELLON.

On motion the report was received and adopted.

The Grand Lodge then went into Committee of the whole on the Second Degree Ritual; Bro. Dr. Pollard in the chair. The new Ritual was considered clause by clause; when completed, the Committee rose and reported the Second Degree Ritual, as passed in Committee.

The Grand President in the chair, Dr. Pollard moved the adoption of the report of the Committee of the whole on Second Degree Ritual.—Carried.

A hearty vote of thanks was proposed and carried unanimously to Bro. Dr. King for the care and attention he had

given in preparing and exemplifying the new Rituals, which reflected great credit and perseverance. Bro Dr. King replied in very suitable terms.

The news of the death of General Earl, in Egypt, being announced, caused expressions of deep regret.

On motion the Grand Lodge went into committee of the whole on the sessional papers, Bro. Brundreth in the chair.

The Committee sat till 6 o'clock, rose, reported, and asked leave to sit again.

The Grand President took the chair.

Notices of motion for Thursday morning :

By Bro. Buckingham, that whereas it has been intimated that the Dominion Parliament do intend to introduce measures at the present session, to investigate or regulate the insurance connected with friendly and benevolent societies, which may amend the act of Parliament now in existence. And, whereas the interests of this order may or may not be interrupted, be it resolved that this Grand Lodge do hereby empower the executive officers to watch with zealous care the passage of such legislation, and that all Lodges use their best endeavors through their local representatives to said legislature, for the benefit of this order.

By Bro. Brundreth, that a collection of odes be prepared for use at meetings of this society.

By Bro. Brundreth, that it be compulsory for all financial members to join the beneficiary.

By Bro. Brundreth, that no intoxicants of any kind be allowed at any of the meetings of this society.

Bro. Wallace, on behalf of Westminster Lodge, invited the Grand Lodge Officers and Delegates to a banquet at the Royal Hotel, at 8 o'clock.

The Grand President then declared the Lodge adjourned till Thursday morning, 9 a. m.

JOHN W. CARTER,
Grand Secretary.

THURSDAY MORNING.

LINDSAY, Feb., 12th, 1884.

The Grand Lodge was called to order by the M. W. G. P. at 9 a. m., prayer being offered by the R. W. G. Chaplain.

Minutes of previous sitting read by the Grand Secretary. Roll call dispensed with.

Bro. Dr. Pollard and Bro. S. Hine asked leave to return home at 12 o'clock.—Granted.

The Committee on Beneficiary presented their report.

REPORT OF COMMITTEE ON BENEFICIARY.

LINDSAY, FEB., 12th, 1885.

To the M. W. G. P., Officers and Members of the Grand Lodge.

SIR AND BRETHREN,—We your Committee on Beneficiary, having carefully read the Grand Secretary's Supplementary Report, recommend the same to be printed with the letters accompanying it. We recommend that seven members constitute the Finance Board instead of five.

We recommend that the Subordinate Lodge Secretaries deduct the Medical fees from the Initiation money, and pay over same to the Medical Examiners, instead of sending to Grand Secretary, thereby saving expense, the Secretary to send two dollars to Grand Secretary. We recommend that motions 1 and 2 on Sessional Papers (re Beneficiary) be not entertained.

All of which is respectfully submitted,

T. R. SKIPPON, Chairman.
J. ANDERTON,
W. BRUNDRETH,
THOMAS CANNON,
HY. THOMAS,
JOHN CLAYTON,
J. R. WILLIAMS,
JAS. BANKS, Secretary.

On motion the report was received and adopted.

Question asked of the M. W. G. P. by Bro. Wm. McCartney, of St. George's Lodge, "can Lodges Nos. 31 and 32, recently instituted over the Don, encroach on ground covered by existing Lodges."

The M. W. G. P. answered, "No, certainly not."

Motion by Bro. Caddick, seconded by Bro. Partridge, that Bro. Dr. King be empowered to prepare a Ritual for the opening and closing ceremonies of Grand Lodge, also installation of Grand Lodge Officers.—Carried.

Bro. Brundreth moved that a collection of odes be adopted for use of Lodge Meeting.—Referred to Committee on Rituals.

Bro. Brundreth moved that it be compulsory on all Finance members to join the Beneficiary—Lost.

Bro. Brundreth moved that no intoxicants be used at any of the meetings or gatherings of this Society.—Lost.

Moved by Bro. Caddick, seconded by Bro. Skippon, that Bros. Dr. King and Wm. McCartney and the Grand Secretary be a special Committee to prepare Rituals for Lodge use.—Carried.

Moved by Bro. Caddick, seconded by Bro. Skippon, that Dr. King be requested to prepare an aggender of secret work for use in Subordinate Lodges.—Carried.

Bro. Buckingham moved the resolution of which he had given notice (re Insurance Legislation), seconded by Dr. King.—Carried.

The Grand Lodge then went into Committee of the Whole on the Sessional papers, Bro. Tammadge in the Chair. During the discussion, Bro. Cannon moved the Committee rise, report and ask leave to sit again for the purpose of ascertaining the opinion of the Grand President on a disputed point. The Grand President upheld the decision of the Chairman of Committee of the Whole. This ruling was sustained. The Grand

Lodge resumed Committee of the Whole till 12 o'clock. On rising, the Lodge adjourned till 2 p. m.

AFTERNOON SESSION.

The Grand President took the chair at 2 p. m. Roll call dispensed with.

Several delegates asked leave to return home. Leave granted.

The Committee on Appeals presented the following report:

REPORT OF COMMITTEE ON APPEALS.

LINDSAY, FEB. 12th, 1885.

To the Grand President, Officers and Members of the Grand Lodge, S. O. E. :

DEAR SIR AND BRETHREN.—Your Committee on the appeal case of Bro. Baker against the decision of the executive of the Grand Lodge, having carefully examined the papers and evidence produced in this matter, unanimously decided to dismiss the appeal.

In the case of Bro. Thos. Martin, Secretary of Essex Lodge, Oshawa, who appeals from the decision of the Executive Committee of the Beneficiary Department of the S. O. E., he having applied for a policy in said department and was rejected.

Your Committee heard Bro. Martin's statement in reference thereto, and read the reports of the Medical examiners, and unanimously decided to sustain the decision of the Beneficiary Board on the medical evidence alone.

The Committee respectfully suggests the filing of all details with the papers in the case of each application.

RICHARD CADDICK,
M. A. JAMES,
JAMES GREENWOOD,
C. O. REEVES,

Committee.

On motion the report was received and adopted.

The Committee on Printing presented the following report.

REPORT OF COMMITTEE ON PRINTING.

LINDSAY, FEB. 12th, 1885.

To the Most Worthy Grand President, and Brethren, in Grand Lodge assembled :

Your Committee on Printing, beg leave to report that all printing for this Grand

Lodge be given out by tender. That the Grand Secretary do issue specifications as to type, paper, and binding, and that tenders be confined to financial members.

Your Committee would recommend that the new Rituals be printed on 60 lbs. No. 1 toned paper, and bound in limp leather, and if practicable the first and second Ritual be bound in one book, the type to be small-pica leaded.

Your Committee would recommend that the Annual Reports and Constitution be printed on No. 2 book, 40 lbs., in brevier type leaded.

Your Committee would also suggest to this Grand Lodge, that a new and suitable emblem be procured for use in printing, and would recommend that a cut similar in design to the Grand Lodge seal, viz. : the British Coat of Arms surmounted by a crown, with the motto of the order, "fidelity" at bottom ; on top a scroll with words "Sons of England Benevolent Society," and at foot, established Dec. 1874.

All of which is respectfully submitted,

J. W. LONDON, Chairman.

On motion the report was received and adopted.

ELECTION OF FINANCE COMMITTEE.

The following were then nominated and elected members of the Beneficiary Finance Board.

Bros. T. Carron, Surrey ; T. B. Heard, Middlesex ; Dr. Pollard, Brighton ; A. Partridge, Albion ; Wm. McCartney, St. George ; J. W. London, Oxford ; Wm. Brundrett, Lansdowne.

NEXT PLACE OF MEETING OF GRAND LODGE.

The following places were proposed : Hamilton, Toronto, Galt, Barrie and Ottawa. On the ballot being taken, Galt received a large majority and was carried as the next place of meeting of Grand Lodge for 1886.

The Grand Lodge then resumed Committee of the Whole on Sessional papers, Bro. Brundreth in the chair. At 4 o'clock the Committee rose for the installation of Officers, to enable the Grand President to return home. The retiring Past Grand President then conducted the installation ceremony.

Motion by Dr. King, seconded by Bro. Partridge, that the Grand President be empowered to appoint a special deputy

for the purpose of introducing the Order into England, and to have authority to form Lodges there or in any other British Colony.—Carried.

The Grand Lodge then resumed Committee of the Whole on the Sessional papers, Bro. Hy. Williams in the Chair: Having completed the papers, the Committee rose and reported the amendments to the Grand President. The same was adopted by Grand Lodge.

The Grand President, in answer to Bro. J. Clayton's question (re Britannia W. R. D. By-laws), said the Constitution did not give him the power to institute Second Degree Lodges apart from the First Degree Lodges. The matter then dropped.

Moved by Bro. Mellon, seconded by Bro. Tammadge and carried, that the Province of Ontario be divided into four districts.

The following were appointed a Committee to draw up the Districts: Bros. J. Clayton, J. W. Kempling, H. Chester, J. M. Williams, Geo. Matthews, Henry Williams.

Motion by Dr. King, seconded by Bro. Partridge and carried, that the funeral service be printed separate and distinct from the other Rituals.

Motion by Dr. King, seconded by Bro. White, that as soon as the new Rituals are ready the Grand Secretary shall call in the old ones, before issuing the new Rituals.

Motion by Bro. Brundrett, seconded by Bro. Chester and carried, that the Grand Chaplain be requested to have his address at the banquet put into pamphlet form for distribution among Englishmen.

Moved and carried that the Grand Lodge continue in session till the business is completed.

Motion by Dr. King, seconded by Bro. McCartney, that the Grand President do appoint a Committee to prepare and perfect a Ritual for the opening of new Lodges, and the dedication of Lodge Rooms.—Carried.

The Grand President appointed Dr. King and the R. W. G. Chaplain, as the Committee.

Moved, seconded and carried, that all Delegates to the Grand Lodge shall be eligible for the office of Grand President.

The Committee on districts presented the following report :

Most Worthy Grand President :

Your Committee on District Deputy Grand Lodge Officers, beg leave to submit the following :

By motion of this Grand Lodge we have divided the Province into four districts, as follows :

1. Glengary, Stormont, Dundas, Grenville, Leeds, Lennox, Frontenac, Addington, Hastings, Prince Edward County, Lanark, Carleton, Russel and Prescott.
2. Northumberland, Durham, Victoria, Peterboro, and Ontario.
3. York, Simcoe, Peel, Wellington, Grey, Halton, Huron, and Bruce.
4. Lincoln, Wentworth, Haldimand, Norfolk, Brant, Waterloo, Perth, Oxford, Essex, Middlesex, Elgin, Lambton, and Kent.

JOHN CLAYTON, Chairman.

J. W. KEMPLING, Sec. of Committee.

On motion the report was received and adopted.

ELECTION OF DISTRICT DEPUTIES.

For District No. 1.—Bro. Hy. Tammadge, Oxford Lodge.

For District No. 2.—Bro. J. W. Wallace, Westminster Lodge.

For District No. 3.—Bro. J. W. Kempling, St. George Lodge.

For District No. 4.—Bro. J. B. Buckingham, Britannia Lodge.

The following were appointed a Committee on Grand Lodge Officers' Regalia :—Bros. Past Grand President R. Croft Hulme, Grand Vice-President, Wm. Edmett, J. W. Buckingham, and W. Brundrett.

Bro. Mellon called the attention of the Grand Lodge to that part of the Grand Secretary's report referring to Lodge Treasurers holding more than the constitutional sum, and stated the circumstances in connection with the Treasurer of his own

Lodge. The Grand President stated the matter was in their own hands, they were bound to act according to the rules and regulations laid down in the constitution.

Bro. Greenwood gave notice that he would move at next Grand Lodge, the appointment of a striking committee, to appoint standing committees instead of the present system.

On motion the Grand President left the chair, which was taken by Bro. McCartney. A standing vote of thanks was unanimously passed to the retiring Past Grand President, for his services during the year. Bro. Hulme acknowledged the vote of thanks in a short but pointed address, which was received with applause.

There being no further business, the Most Worthy Grand President closed in due form the Tenth Annual Meeting of the Grand Lodge, Sons of England Benevolent Society, at 7:30 p. m.

GOD SAVE THE QUEEN.

JOHN W. CARTER,

Grand Secretary.



The following are the alterations and amendments to the Constitution passed by the Grand Lodge at Lindsay, February, 1885.

Article 2, clause 1, after word "admitted" in second line, insert "to full membership."

Page 18, duties of District Deputy Grand Lodge Officers, they shall have power to visit Subordinate Lodges in the district to which they may be appointed, to open new Lodges when ordered, to superintend the secret and other work and general welfare of the Order, under orders from the M.W.G.P., to whom they shall look for instructions, and to perform such other duties as may from time to time be imposed on them.

Clause 19, General Laws. Subordinate Lodges shall furnish each member at his Initiation, and on the first night in January in each year, with a Contribution Card.

Article 14, Subordinate Lodge Secretaries shall give a Bond, with one security, in the sum of two hundred and fifty dollars.

Article 12, clause 15. Honorary members desiring to become Financial members, can do so by paying the balance of the initiation fees at the rate of the date of his joining, providing he is not over fifty years of age.

Article 17, clause 1, after the word "satisfactory" on 2nd line, add "which shall be decided by ballot."

Page 58, Penalties, clause 1, after the word "funds" on 9th line, insert "wilfully damaging or destroying Lodge property."

Order of Business changed, so that Proposition of Candidates will be the 8th order.

Article 14, after the word "institution" on fifth line, insert "or Post Office Savings Bank."

Page 51, clause 2, read "7" in place of "5" on second line.

Page 54, clause 1, section 7, in place of "three" on seventh line read "two," and add the following to Clause: "the Lodge Secretary then pay over to the Medical Examiner, the fees agreed upon for examination."

APPENDIX A.—BALANCE SHEET FOR THE YEAR ENDING FEBRUARY 1st, 1885.

1884.	RECEIPTS.	1884.	EXPENDITURE.
To Balance in hands of Treasurer, February 1st, 1884.	\$149 43	By Expenses of Grand Lodge Session at Belleville, 1884 ...	\$70 70
Sundry balances due February 1st, 1884:—		in opening new Lodges ...	49 25
Oxford Lodge ...	20 00	Grand President's expenses, official visits ...	74 35
Britannia ...	12 00	" ...	21 00
Old England ...	3 00	Printing ...	263 65
Oxford W. R. D. Lodge ...	1 10	Regalia, including F. Badges ...	212 48
Bedford W. R. D. Lodge ...	1 10	Repaid Loan to Grand Treasurer, including interest ...	102 00
Wellington ...	0 90		
York ...	0 30	Miscellaneous Expenditure:—	
Royal Oak ...	1 09	Lodge Officers' Jewels ...	\$53 00
St. George ...	0 72	Grand Lodge Emblem ...	7 00
To Balance due from South Africa, February 1st, 1884.	40 21	Lodge Seals ...	13 50
Cash Sales:—	226 20	Members' Certificates ...	35 00
Constitutions ...	76 00	Box for Grand Lodge ...	3 50
Grand Lodge Reports ...	34 12	Ballot Balls ...	1 50
Books ...	36 05		
Forms ...	26 95	Grand Treasurer, P. O. Order and postage expenses	113 50
Funeral Badges ...	115 53	General Postage for the year ...	6 50
Members' Certificates ...	37 50	Book and Parcel Postage ...	\$18 05
Lodge Seals ...	15 00	Express Charges ...	4 14
" Charters ...	25 00		2 88
" Regalia ...	73 35	Stationery and Books for Grand Secretary's office ...	25 07
Clearance Papers ...	0 96	Secretary's Salary for the year ...	8 80
Percentage on Jewels ...	2 00	Goods from Britannia Lodge ...	250 00
Second Degree Goods ...			2 88
Cap. Tax for the year ...			\$1,200 18
Lodge fine ...			342 71
Sundry Sales ...			
	\$1,542 89	Balance in hands of Treasurer, February 1st, 1885	\$1,542 89

FINANCIAL STANDING OF GRAND LODGE.

To Cash balance in hands of Treasurer, February 1st, 1885 ...	\$342 71	Balance in favour of Grand Lodge, February 1st, 1885 ...	\$681 03
Amount of Assets ...	42 12		
Value of Grand Lodge property ...	296 20		
	\$681 03		\$681 03

Grand Secretary's Office, February 1st, 1885.

JOHN W. CARTER, GRAND SECRETARY.

APPENDIX B.—ANNUAL STATISTICS.

Showing the Numerical and Financial Standing of each Lodge, with Funeral and Sick Benefits for Year ending December 31st, 1884.

No.	NAME OF LODGE.	Number at Last Report.	No. in good stand- ing.	No. 6 months in arrears.	No. over 6 months.	No. over 12 months in arrears.	Honorary.	No. initiated dur- ing year.	No. Expelled, Suspended or Withdrawn.	Deceased.	Present Membership.	Amount paid for Sick Dues.	Amount paid for Funerals.	Surgeons' Fees.	Capitation Tax.	Invested.	In Treasurers' Hahds	Liabilities.	Total Lodge Fund.	No. Paying Cap. Tax.	INSTITUTED.
1	ALBION	228	182	15	18	20	2	30	10	4	223	333 11	200 00	261 59	72 50	2533 09	188 90	84 37	2721 99	181	Dec. 12th, 1874
2	MIDDLESEX	223	210	17	15	13	6	39	14	1	248	330 16	77 00	302 63	76 70	2876 00	161 00	119 95	3037 25	202	Sept. 21st, 1876
3	KENT	131	125	8	24	2	6	50	25	4	152	213 10	234 00	139 57	44 90	1288 22	58 53	1296 75	1296 75	125	March 10th, 1877
4	ESSEX	48	40	3	15	12	4	18	6	2	62	41 08	20 00	41 50	15 50	844 29	77 73	4 20	922 02	42	October 12th, 1876
5	SUSSEX	64	56	11	6	13	1	22	1	2	63	55 00	...	46 25	19 00	759 59	116 88	18 30	916 47	56	Sept. 12th, 1877
6	YORK	76	63	39	5	18	1	11	9	1	84	115 50	...	67 05	24 60	115 00	300 00	128 66	420 84	63	March 18th, 1878
7	BRIGHTON	60	39	1	5	11	3	21	24	1	62	36 00	20 00	66 90	17 20	393 47	59 30	16 50	452 77	45	March 12th, 1879
8	BRITANNIA	168	114	39	1	20	9	11	9	1	147	230 89	...	123 50	48 90	64 68	63 70	...	1728 38	122	April 8th, 1878
9	OLD ENGLAND	51	34	5	5	...	3	12	19	...	55	88 50	...	32 75	13 00	185 76	48 87	...	234 63	55	Sept. 10th, 1878
10	SOMERSET	80	57	4	14	...	2	12	25	2	77	45 00	20 00	82 37	21 90	530 51	29 48	...	559 99	55	Dec. 19th, 1879
11	SURREY	64	74	...	2	9	1	11	27	...	87	149 00	7 00	85 85	23 80	736 60	72 74	49 25	809 35	70	May 19th, 1879
12	VICTORIA	35	29	2	2	...	1	10	13	...	34	42 18	20 00	33 75	12 40	858 34	50 00	77 27	908 34	83	Sept. 27th, 1880
13	WARWICK	107	68	10	20	...	1	22	10	...	98	66 50	27 00	91 50	22 70	452 00	...	...	452 00	58	March 9th, 1881
14	MANCHESTER	62	66	9	6	...	1	21	13	...	155	136 90	90 00	109 49	23 20	236 25	124 05	...	360 30	79	May 2nd, 1881
15	DURHAM	73	71	3	5	17	5	13	13	...	63	190 00	...	33 62	23 80	610 60	...	...	610 60	50	August 17th, 1881
16	ROSE OF AFRICA	50	23	4	4	...	1	24	11	...	133	336 90	...	148 50	50 40	1086 01	141 19	90 00	1324 28	152	Dec. 19th, 1881
17	OXFORD	141	155	...	3	2	2	16	7	...	149	47 72	57 00	45 00	14 90	51 33	119 65	48 47	170 98	44	Jan. 19th, 1882
18	CHESTER	33	42	3	2	...	2	23	2	1	68	33 00	64 00	42 75	17 00	78 08	...	...	271 18	55	Feb. 22, 1882
19	WELLINGTON	33	58	2	2	...	1	9	2	1	32	38 00	70 00	28 75	11 00	...	50 00	...	78 08	20	March 1st, 1882
20	WESTMINSTER	37	32	1	4	1	3	4	3	...	45	13 00	...	42 98	12 40	...	260 00	...	50 00	30	March 15th, 1883
21	BEDFORD	33	32	2	2	...	3	49	3	...	38	3 00	...	57 00	11 90	...	163 26	...	163 26	45	Dec. 2nd, 1883
22	VICTORIA (Port Elizabeth).	30	32	40	5	1	...	14	5	...	49	18 00	...	67 00	...	...	163 26	...	163 26	28	July 9th, 1883
23	ROSE OF COUCHING.	18	no	re	5	1	...	14	5	...	38	3 00	...	67 00	...	...	163 26	...	163 26	...	July 18th, 1883
24	TRENTON	18	no	re	5	1	...	14	5	...	49	18 00	...	67 00	...	...	163 26	...	163 26	34	August 6th, 1883
25	LANSDOWN	18	36	5	2	2	6	37	4	...	49	18 00	...	67 00	...	...	163 26	...	163 26	34	August 6th, 1883
26	ROYAL OAK	11	23	2	2	...	...	17	...	...	27	29 70	...	29 70	6 00	...	85 61	...	85 61	20	October 31st, 1883
27	ST. GEORGE	16	51	...	...	...	...	34	1	...	51	36 80	...	36 80	8 80	...	154 40	...	154 40	35	Nov. 12th, 1883
28	SOUTHAMPTON	...	48	1	3	...	...	52	...	...	52	37 83	...	37 83	8 70	...	134 25	...	134 25	42	April 23rd, 1884
29	ACORN	23	23	3	...	...	...	38	...	...	38	11 25	...	11 25	3 50	...	7 32	...	7 32	23	June 27th, 1884
30	DERRY	37	37	20	20	32	July 15th, 1885
31	LONDON	20	20	20	20	Jan. 15th, 1885
32	STAFFORD	20	20	20	20	Jan. 29th, 1885

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APPENDIX D.—BENEFICIARY DEPARTMENT.

TABLES COMPILED FROM THE GRAND LODGE REGISTER,
SHOWING THE NUMBER OF POLICIES ISSUED UNDER THE VARIOUS SCALES OF ASSESSMENT.

LODGE.	No. of \$1,000 Policies.	No. of \$500 Policies.	Age 30.	Age 30 to 35.	Age 35 to 40.	Age 40 to 45.	Age 45 to 50.	Age 50 to 55.	Age 55 to 60.	Age over 60.	No. in each Lodge.	Average Assessment per Lodge.	Total Assessment for each Lodge.
ALBION	12	2	3	1	6	7	1	2	2	1	14	\$ 70	\$ 970
MIDDLESEX	36	2	7	5	9	6	11	1	1	1	36	\$ 70	\$ 2520
KENT	2	2	1	2	1	1	1	1	1	1	2	\$ 90	\$ 180
ESSEX	9	2	1	1	1	1	1	1	1	1	9	\$ 95	\$ 855
SUSSEX	4	1	1	1	1	1	1	1	1	1	4	\$ 90	\$ 360
BRIGHTON	3	1	1	1	1	1	1	1	1	1	3	\$ 90	\$ 270
BRITANNIA	4	1	1	1	1	1	1	1	1	1	4	\$ 90	\$ 360
OLD ENGLAND	4	1	1	1	1	1	1	1	1	1	4	\$ 70	\$ 280
SURREY	4	4	1	2	2	1	1	2	1	1	8	\$ 54	\$ 432
MANCHESTER	1	1	2	2	2	1	2	1	1	1	1	\$ 70	\$ 70
DURHAM	13	1	1	2	4	6	2	3	1	1	14	\$ 70	\$ 980
OXFORD	1	1	1	2	3	4	1	1	2	1	1	\$ 10	\$ 10
LANSDOWN	13	1	1	2	3	4	1	1	2	1	13	\$ 80	\$ 1040
ST. GEORGE	2	1	1	2	3	4	1	1	2	1	2	\$ 10	\$ 20
ACORN	120	10	17	17	18	29	20	20	7	2	130	\$ 77	\$ 10006