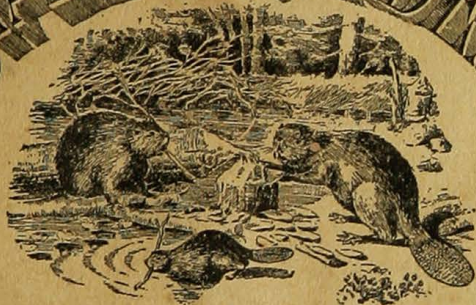


Constitution ^{and} By-Laws

...OF...

THE
LOYAL PROVIDENCE



UNION

Head Office :

Ellis Chambers, Melinda St., Toronto

CONSTITUTION AND BY-LAWS

OF THE

Loyal Provident Union



HEAD OFFICE :

ELLIS CHAMBERS,

MELINDA STREET, TORONTO.



TORONTO :

A. SPEERS & Co., PRINTERS,

1894.

BOARD OF SUPERVISORS.

WM. DOUGLAS, ESQ.

A. S. WIGMORE, ESQ.

H. M. EAST, BARRISTER.

R. J. MCKEE, ESQ.

NORMAN ALLEN, M.D.

A. T. HUNTER, BARRISTER.

E. A. HUTCHINSON, ESQ.

BOARD OF TRUSTEES.

D'ALTON MCCARTHY, M.P., Q.C.,

WARRING KENNEDY,
Mayor City of Toronto.

GEORGE F. MARTER, M.P.P.

BARLOW CUMBERLAND,
Ex-Pres. St. George's Society.

ALD. DANIEL LAMB,
Chairman of Board of Works.

W. J. DOUGLAS,
Business Manager Mail.

ALFRED MACDOUGALL, Q.C.

OFFICERS.

— — —

PRESIDENT—WM. DOUGLAS,
Manager Toronto News.

TREASURER—A. S. WIGMORE,
Manager Holmes Electric Protection Co.

GENERAL SECRETARY—E. A. HUTCHINSON,
10 and 12 Melinda Street, Toronto.

INSPECTOR AND ORGANIZER—R. J. MCKEE,
10 and 12 Melinda Street, Toronto.

MEDICAL SUPERVISOR—DR. NORMAN ALLEN,
108 Carlton Street, Toronto.

INSPECTOR SICK BENEFIT BRANCH—
CHAS. CARR,
10 and 12 Melinda Street, Toronto.

SOLICITOR—W. H. HUNTER,
Equity Chambers, Toronto.

CONSTITUTION AND BY-LAWS.

1. This Society shall be known as the "Loyal Provident Union," and its Head Office shall be in the City of Toronto.

2. It shall consist of local assemblies and one board of seven supervisors.

3. The latter shall be elected triennially* as provided hereinafter, of whom three shall retire the first year, two the second and two the third. The object of this is to secure continuity of policy in the management of the Union's affairs.

4. The Assemblies shall be created by charter granted by the Board of Supervisors.

Objects of the Union.

5. To unite all persons between the ages of fifteen and fifty-five not addicted to any vice that may tend to injure their health or shorten their lives.

6. To establish a Beneficiary Fund, from which a sum of from one to three thousand dollars shall be paid at death as may be agreed in the certificate.

7 To establish a Sick Benefit Fund, from which a sum not exceeding three dollars per

week shall be paid, as hereinafter specified. Participation in this Fund is optional to members.

8. To advance the interest of members by assisting them to find employment as far as practicable.

Benefits.

9. Upon satisfactory proof of the death of a member who is entitled to benefits from the Beneficiary Fund, his beneficiary shall receive within sixty days from satisfactory proof of death the sum named in the certificate issued to such member.

10. Provided that until the Reserve and Emergency Fund of the Union shall have reached the sum of \$10,000, no certificate for more than \$2,000 shall be issued.

Sick Relief.

11. After the expiration of six months from the date of their initiation, members who are in good standing in the Union and in this Department, shall be entitled to \$1.50 per week, sick allowance, and after twelve months from the date of their initiation to \$3.00, from the date of Doctor's certificate, for the space of thirteen weeks; a sum of \$1.50 per week for the next twenty weeks, and conditionally upon approval of Assembly, less any sum or sums which may in interval become due his Assembly or the Union. Provided that in no period of twelve months shall a member be entitled to more than 33 weeks such relief. Members of this Department in good standing

at the first day of September, 1894, may continue their membership according to the terms of the Constitution in force prior to that date. All members holding certificates issued under this constitution in this Department are entitled to free medical attendance and medicine from date of initiation.

Cost of Membership.

12. Candidates for membership shall be required to pay the following :—

Initiation Fee—

Candidates aged 15 to 24 years.....	\$3.00
“ “ 25 to 29 “	3.50
“ “ 30 to 34 “	4.00
“ “ 35 to 39 “	4.50
“ “ 40 to 44 “	5.00
“ “ 45 to 49 “	7.50
“ “ 50 to 54 “	10.00

Assessments.

13. All assessments and dues shall be payable in advance monthly as follows :—

Mortuary Benefit—

Age.	Monthly Assesst. per \$1,000.	Age.	Monthly Assesst. per \$1,000.
15	.45	28	.58
16	.46	29	.59
17	.47	30	.60
18	.48	31	.61
19	.49	32	.62
20	.50	33	.63
21	.51	34	.64
22	.52	35	.66
23	.53	36	.68
24	.54	37	.70
25	.55	38	.72
26	.56	39	.74
27	.57	40	.76

Age.	Monthly Assesst. per \$1,000	Age.	Monthly Assesst. Per \$1,000
41	.78	49	1.24
42	.80	50	1.36
43	.83	51	1.56
44	.86	52	1.76
45	.91	53	1.91
46	.96	54	2.24
47	1.03	55	2.51
48	1.11		

Lodge dues shall not exceed 25 cents per month or be less than \$1.00 per year.

14. Each Local Assembly may, subject to the regulations of the Board of Supervisors, constitute a Sick Benefit Fund for the members of Local Assembly, to be governed by the provisions herein contained.

Sick Benefit Fund.

15. A member who enters the Sick Benefit Branch of any Local Assembly shall pay at least the following dues :—

Age 15 to 24.....	30 cents per month
“ 25 to 34.....	40 “ “ “
“ 35 to 44.....	50 “ “ “
“ 45 to 54.....	60 “ “ “

All dues are payable monthly in advance, and default in this condition shall ipso facto and without notice dis-entitle members to any of the benefits of the Local Assembly, unless by resolution of the Assembly, approved by a three-fourth vote, the same shall be condoned.

Board of Supervisors.

16. The Board of Supervisors shall have supreme control in the Union. They shall super-

visé the investment of all Funds of the Union, pass all applications for Beneficiary certificates, supervise the payment of all Death Claims, determine the salaries, commissions and compensations of its officers and employees, and shall appoint the Medical Supervisor and Legal Adviser.

The board and two auditors shall be elected as hereinafter provided.

The Board, in order to the economical conduct of the business of the Union, may appoint from among themselves officers of the Board. They shall also audit or cause to be audited when they deem it necessary the accounts of the Local Assemblies.

17. The Supervisors shall be elected each year by the Assemblies in the manner following: All nominations must be made in the Assemblies by resolution, which shall be duly recorded in the minutes of the said meeting, and a copy of the same forwarded to the General Secretary not later than May 1st, in each year.

18. Any Assembly may nominate one or more candidates.

19. On or before the 1st day of July, following, the General Secretary shall compile and have printed a list of all properly nominated candidates and forward same to the Assemblies. At the next following regular meetings of such Assemblies all such names shall be subjected to ballot, the voters properly counted, the returns filled in on forms to be supplied for the purpose, and forwarded to the General Secretary.

20. Having received all returns it shall be the duty of the said General Secretary during the last week in August, to fix a convenient time and place for summing up the total vote of the various Assemblies, at which summing up there shall be entitled to be present all the members of the Board of Supervisors whose terms have not expired and one deputy from each Local Assembly. Those present shall constitute themselves an Elector's Board, of which the President or next officer in rank shall be Chairman. They will ascertain the candidates having the highest number of votes, and will duly declare them elected to fill the places then vacant, and the General Secretary shall notify the Secretaries of all Assemblies to that effect. The same meeting shall proceed to elect two auditors who shall not be members of the Board of Supervisors.

21. Prior to May 1st, in each year, the General Secretary shall furnish each Assembly with a report and detailed statement of the affairs of the Union up to the 31st day of December next preceding.

22. The Supervisors shall maintain an expense and guarantee account and a beneficiary account.

23. All fees derived from the issuing of Charters and initiation of members, shall be paid into the expense and guarantee account, in addition thereto 25 per cent of the total assessments shall also be paid into this account. Out of it shall be paid all expenses of managing

and carrying on the business of the Union. The balance that from time to time, as in the discretion of the Supervisors shall not be required for expenses, shall be transferred to a reserve fund, and shall be safely deposited in some Chartered Bank or invested as prescribed by law.

24. The Board of Supervisors shall by a majority vote elect a President and two Vice-Presidents. The President, and in his absence the officer next in the order hereinafter set forth, shall preside at all meetings of the Board. He shall have the general supervision of the Union, with power to grant dispensations when the good of the Union may require it.

25. When charges are preferred against an Assembly for violation of the Constitution, Laws or Regulations of the Union, it shall be the duty of the President to appoint a Committee of three members of the Board as a Committee of Trial.

26. He shall institute annual tokens, and the Secretary shall furnish the same to each Assembly in good standing.

27. The Board of Supervisors shall fill all vacancies arising at the Board caused by death or otherwise until an election be held, but no Supervisor shall be removed from office except by a two-thirds vote of the Board. The President shall sign all warrants on the Secretary in accordance with the Laws of the Union, shall sign all documents and papers that require such signature to

properly authenticate them; he shall, subject to the approval of the Board, have authority to appoint a deputy in any district; he shall also have power by himself, or deputy, to examine all books, records and accounts of the Board of Assemblies, and see that they are properly kept, and that funds are cared for as required by the laws of the Union.

28. His correspondence with Assemblies, when practicable, shall be conducted through the Secretary with the seal of the Board attached.

29. His decision on all questions of constitution or procedure shall be promulgated by the Secretary, and shall be final within the Society. He shall first submit all such decisions to the Board for approval or rejection.

30. He shall submit annually to the Board a written report of all his official acts during his term of office, and shall perform such other duties as the law, rules and usages of the Union require.

31. He shall give a good and sufficient bond for the faithful performance of the duties of his office, which bond shall be approved by and deposited with the Board.

First Vice-President.

32. The First Vice-President shall preside in the absence of the President and in case of the death, resignation, disqualification, refusal or neglect of the President to discharge the duties of his office, shall perform all the duties and have all the honors pertaining to the office of President.

33. Before entering upon the discharge of the duties of President, he shall give a good and sufficient bond for the faithful performance of his duties, which shall be approved by and deposited with the Trustees.

34. During the sitting of the Board he shall assist the Grand President in the ceremonies of the Union, and in the preservation of order and decorum.

Second Vice-President.

In the absence or incapacity of the President or First Vice-President the Second Vice-President shall exercise the functions of President.

General Secretary.

35. The permanent General Secretary shall keep a correct report of the proceedings of the Board, and read all communications, reports, petitions, &c.

36. He shall when required by resolution of the Board, affix the seal of the Union to all official documents and prepare annually for publication a copy of the proceedings of the Board, and also make to the Board complete statements of the condition of the Union, and from time to time, when required by the Board, make report on any matter touching the business of the Union. He shall also prepare all statements required by the Registrar of Friendly Societies.

37. He shall compile and arrange for publication all amendments to the laws and Constitution adopted by the Board.

38. He shall draw and sign all cheques, which must be countersigned by the President, for money in payment of accounts that have been approved by the Board.

39. He shall keep a record of the name, number, date of institution and location of all Assemblies.

40. He shall have charge of the seal and secret work pertaining to the Board ; conduct its correspondence, and keep a true account between the Board and Assemblies.

41. He shall have charge of the records, books and accounts pertaining to the Union ; sign and issue all Beneficiary certificates when approved by the Medical Supervisor, and keep a register of the same. He shall keep a record of all suspensions and reinstatements, certificates annulled and cause for annulling, and make minutes of the same on the register ; collect all assessments for death, and the per capital tax levied by order of the Board, and give acknowledgments of the same. Upon receipt of moneys he shall immediately deposit the same in the designated bank to the credit of the Union, and forward the bank acknowledgment to the Treasurer of the Union.

42. He shall have charge of all printing and the distribution of all supplies; keep a record of all supplies sold, and prepare an inventory of stock on hand at the close of each year. He shall make an annual report as at the 31st day of December of the year then last ended, containing in a classified form the moneys re-

ceived from all sources during the year, and how disbursed, deposited or invested, and such other matters as may be required by the Board.

43. He shall deliver up all property of the Union at the expiration of his term of office to the Board or to his successor.

44. For the faithful discharge of his duties he shall execute and file a bond in such terms and for such sum as may be fixed by resolution of the Board, which bond must be approved by the Board and deposited with the Trustees.

Treasurer of the Union.

45. The Treasurer shall receive and safely keep all bank acknowledgments for all moneys received from all sources and countersign cheques duly signed by the President and Secretary, when these cheques are in accordance with the Constitution and laws of the Union.

46. He shall keep an account of all moneys received, paid out, invested or deposited on account of each separate fund of the Union.

47. He shall have his accounts correctly entered and balanced and ready for examination by the Finance Committee immediately after the close of each fiscal year, or whenever they may require.

48. He shall annually make to the Board a full and correct report of the condition of the Grand Treasury ; shall deliver to the Board or its proper officer, whenever called upon to do so, all moneys, papers and other property in his possession belonging to the Union.

49. For the faithful discharge of his duties he shall give good and satisfactory bonds to such amount as shall be fixed by resolution of the Board, which bond shall be deposited with the Trustees.

Chaplain.

50. The Chaplain shall conduct the devotional exercises of the Board.

Solicitor.

51. The Board may appoint a legal adviser who shall attend the meetings of the Board, and advise the Board in all matters of law.

Inspector.

52. The Inspector shall institute Assemblies of the Union only in such places where an Assembly can be successfully maintained, in accordance with the Constitution, laws and rules of the Union.

53. He shall, with the consent of the President, appoint such deputy Inspectors as he may deem for the best interest of the Union. When either the President or Secretary requires his services in the institution of an Assembly he shall give his immediate attention to the same, or appoint a deputy, approved by the President, for that purpose.

54. In the institution of new Assemblies he shall select a legally qualified physician, who shall examine the applicants for membership.

55. When the examinations are completed, the medical examiner shall forward the medical examination paper to the medical supervisor,

and make the proper returns to the General Secretary. He shall receive for his services such sum as shall be fixed by the Board.

Medical Supervisor.

56. The Medical Supervisor shall be a legally qualified physician, and a member of the Union, and shall not be liable to removal except by a two-thirds majority of the Board. He shall review all examination papers, reject those that from any cause he may deem unsafe risks, and require further and more extended examination of any applicant when he may deem it necessary. His decisions upon all questions regarding the physical health of an applicant shall be final.

57. He shall sign all examination papers before a certificate can issue, promptly return the accepted papers to the Assembly from which the application originated, and file with the General Secretary all rejected applications, with the name and age of the person, date and cause of the rejection, and name of the physician making the examination, and whether the examiner recommended a certificate to be issued.

58. He shall send a notice of each rejected application to the Secretary of the Assembly to which the applicant sought admission, without stating the cause of the rejection.

59. He shall investigate the qualifications of a physician for Medical Examiner as may be recommended by the Inspector or Assemblies, and if satisfactory, shall issue commissions.

60. He shall recommend for suspension or removal by the President, all Medical Examiners who become disqualified, or neglect, or refuse to perform the duties of their office.

61. If, within two months after the rejection of a candidate, the Medical Supervisor should receive information that may cause him to reverse his decision and approve the examination, the Assembly may admit the applicant to membership. The Medical Supervisor shall forward each Secretary, to be filed with the original application, his report recommended.

62. He shall report to the Secretary any attempt made to influence his decision in the examination of the applicant.

Grand Auditors.

63. The Grand Auditors shall be elected annually at the same time and in the same manner as the Board of Supervisors, but shall not be members of the Board. Their remuneration shall be fixed by the Board at the first meeting after such election.

Meetings.

64. Regular meetings of the Board shall be held at the head office of the Union on the first Tuesday in each month. Special meetings may be called by the President or Vice-President, giving the members thereof notice in writing.

65. A vacancy in any office of the Board, by death or otherwise, may be filled by a majority vote of the Board until the next election.

Life Insurance.

66. Only such persons as are in good health and of temperate habits, between the ages of fifteen and fifty-five years, and who shall pass a medical examination and be approved by the Medical Supervisor, may become members of this Union.

67. Every application for membership must be in writing, and the applicant must answer all questions set forth in the form of application, and medical examination adopted by the Union.

68. No contract shall be binding until the written application shall have been received and accepted, the amount of one monthly payment as per age, for each thousand dollars applied for, paid thereon, and the certificate delivered to said member while in good health.

69. Each holder of a life insurance certificate shall pay, as of course, monthly to the Union, on the first day of each month in each year one assessment according to the age of the member for each one thousand dollars of insurance. Contracts of the Board of Supervisors to be binding upon the Union shall be signed by the General Secretary and by the presiding officer, and shall bear the corporate seal.

70. Additional assessments may be made from time to time by order of the Board, of which notice will be given to the Assemblies.

71. The notice of each additional assessment shall specifically state the objects for which it

is made, and the exact proportions in which it is to be applied to the several funds of the Union.

72. If a member does not make actual payment as in section 69, provided within thirty days from the first day of each month any assessment, being either the fixed monthly payment above mentioned or any additional assessment which he shall have had notice, his membership shall ipso facto cease, and he shall have no claim thereafter upon the property or assets of the Union.

73. But, should a certificate lapse by default, as aforesaid, the Board may, under the seal of the Union, reinstate the same within one year for good cause, and upon the production of satisfactory evidence of good health, and upon such other terms as may be agreed upon by the Board.

74. Notices or other communications appearing by the Assembly's or Board's books to have been addressed and mailed on behalf of the Union to a member or other person to the post office address last appearing upon the books of the Union, shall be deemed actual delivery of such notices or other communication to the member.

75. All assessments are payable to the proper officer of respective Assemblies, and should be by him forthwith transmitted to the General Secretary, but may be paid to any authorized agent in exchange for a receipt signed by the Secretary and countersigned by the Treasurer.

76. The Reserve and Emergency Fund may be applied for any or all of the following purposes: In payment of claims in excess of the Tables of Mortality adopted by the Union; to make up any deficiency in the Mortuary Fund; to make any deposit which may be required by the Dominion or any Provincial Government from time to time.

Inspector of Sick Benefit Department.

The Board of Supervisors may appoint an Inspector of the Sick Benefit Department, whose duties shall be to examine into the workings of the department, and, subject to the directions of the Board, shall prepare rates of contribution of members and the rules under which benefits shall be paid.

Assemblies.

77 Each local body of the Union shall be called an Assembly, and the members thereof shall address each other as Citizen.

The officers shall comprise a

First Deputy.	Treasurer.
Second Deputy.	Marshall.
Third Deputy.	Guard.
Lecturer.	Sentinel.
Secretary.	And Committee.

The Charter fee for instituting an Assembly shall be \$75.00. The officers shall constitute an Executive Committee of such Assembly.

78. There shall also be a Board of Trustees comprising three members to look after the sick, the Trustees shall give good and sufficient bonds, and administer the Sick Benefit Fund of each Assembly.

79. The Board of Supervisors by By-Law, may elect five Trustees of the Union for such term of office, and with such remuneration as the said By-Law shall provide, and may appoint committees from such Trustees to perform the duties hereinafter mentioned.

80. The said Trustees may from time to time report in writing to the Supervisors such changes and alterations in the Constitution as they may deem in the interests of the Union, and shall have such other power and privileges as may be conferred by By-Law.

81. The Board of Supervisors shall have power by a two-thirds vote to alter, amend, suspend or repeal any clause of the above Constitution, and may by the like vote enact provisions in cases not otherwise provided for.

Notice of the alteration or amendment shall be sent by the General Secretary to each Assembly at the same time as the annual report, in section 21 mentioned.

82. The Board of Supervisors shall have power from time to time to adopt, amend and repeal By-Laws for the conduct of the business of the Union and of the Local Assemblies thereof.

The foregoing constitution is submitted for the approval of the Registrar of Friendly Societies by authority of the Annual Meeting, held the 30th day of August, 1894.

Signed,

WM. DOUGLAS,
President.

E. A. HUTCHINSON,
Secretary.

ORDER OF BUSINESS.

1. Opening of Lodge.
2. Calling Roll of Officers.
3. Reading and adoption of Minutes.
4. Reports of Sick.
5. Reports of Committee on Character.
6. Communications.
7. Balloting for Candidates.
8. Initiation of Candidates.
9. Recess for Payment of Dues.
10. Election of Officers.
11. Installation.
12. Propositions for Membership.
13. Reports of Committees :—(1) Special ; (2) Standing ; (3) Trustees.
14. Bills and Accounts.
15. Unfinished Business.
16. New Business.
17. Good and Welfare.
18. Closing of Lodge.

