

The Acacia Mutual Aid Society...

To: All Lodges and Brethren:

At the grand annual communication of the Grand Lodge held on April 29, 1964, a resolution was passed to the effect that every Mason in good standing of this jurisdiction (who is residing in the Philippines or in the case of an overseas Lodge in its territory) shall automatically become a participant in the Acacia Group Death Benefit Plan. Though said resolution has the good and noble purpose of providing financial assistance to the family of every Mason upon his premature death, some lodges have failed to join the plan because of certain difficulties. However, because of the sincere and urgent desire of the Board of Trustees that all Lodges be participants in the Group Death Benefit Plan in order that as many brothers as possible may be benefited thereby, the Board at its meeting on August 26, 1965, reduced the required membership of 90% to 60%, and adopted the attached "RULES re-ACACIA GROUP DEATH BENEFIT PLAN".

Therefore, every brother is urged to join the Group Death Benefit Plan of the Acacia. Every one will admit that sooner or later he will surely die. It will be an evidence of his wisdom and of his love for his wife and children that in case of his premature death there will be some money to help pay for his own funeral expenses and, if possible, to prevent his loved ones from suffering unnecessarily misery and hardships. For ₱6 a year (or 50 centavos a month) the death benefit is ₱250 during the first year; ₱375 during the second year; and

₱500 after the second year. To accumulate ₱500 by depositing ₱6 every year (or ₱0.50 every month), it will take about 35 years if the interest rate is 4½% per year, compounded annually, and 83 years if there is no interest. Nobody can say that he will surely live 35 years more, especially if he is over 40 years old. Hence, nobody can lose financially by joining the Acacia. He has everything to gain.

It is not troublesome at all to join the Acacia. One does not have to pay ₱6 every year. If he wants to, he can pay in one lump for 10 years or ₱60; for 20 years or ₱120. Really, what is ₱120 for 20 years to a rich brother? In case of death at any time, the unearned annual contribution of ₱6 each will be refunded to the beneficiary with interest yet. If he were heavily insured already by some private life insurance, what is ₱0.50 every month since he is rich? Joining the Acacia will be a demonstration of his 'esprit de corps', of his brotherly cooperation, of his willingness to help and enable his less fortunate brothers to participate in the Group Death Benefit Plan.

The attached "RULES re-ACACIA GROUP DEATH BENEFIT PLAN" is hereby promulgated and made effective immediately for the guidance and compliance of all Lodges and Brothers. Particular attention is invited to rules nos. 5, 13 & 14.

Brothers, let us have Masonry in Action. Let us provide for the welfare of our fraternity and our loved ones.

(Sgd.) L.R. SALVOSA, 32° KCCH
President & Actuary