

# THE ALBERTA FreeMason



Editor: MWBro  
Robert E. Juthner

Vol. 68, No. 2

## Truth: The Core of the Craft



### 2003 Workshop

11, 12, & 13 April 2003  
Delta Lodge at Kananaskis

#### Keynote Speaker

Bro Victor Popow

The principal tenets of the Craft are Brotherly Love, Relief and Truth. But what does Freemasonry teach us about Truth?

For thousands of years philosophers and theologians have tried to define what truth is, but just what *is* truth? Is truth, indeed, self-evident and eternal? How do we *recognize* truth? Is truth a human invention used to justify one's position? Is one person's truth any less important than another's? Are the truths espoused by Freemasonry out of date? Or do they offer us value in this age of change and liberal relativism? Our keynote speaker explores the paradox of Truth — it being both Objective and Subjective — and the resulting implications for Masons. Victor Popow

will probe the very depths of our ritual — why do we do what we do — and speak directly to his own truth in Masonry. He contends it is a legacy based upon very old beliefs (the Ancient Mysteries) that are Gnostic in nature — “Man know thyself” — and it will end/ conclude that we are all simply trying to make the world a better place through “making a good man better.” Build the person that you contribute to the world.

Victor Popow is widely read and well-travelled. He is also a Brother who is garnering a reputation in Masonic Circles as an excellent speaker. Victor is Air Canada's manager of Change Management in the Western region — a position that has given him the unique insights into human processes that he



brings to his involvement with the Craft. In addition, he is involved in group facilitation and in training “Highly Effective People.”

Join us for a very challenging exploration of Masonic Truth, and decide for yourself whether it is The Core of the Craft.

Make your plans — register now!

**Registration Form — page 5.**

## The Masonic Higher Education Bursary Fund

As the Bursary fiscal year covers the period from April 1 to March 31 of the following year, it is of interest to note that during the months of April 1 to the end of November, 2002, \$94,054.00 have been donated to the fund, whereof \$43,671.71 came from the Calgary Freemasons' Hall (grey) and \$50,383.28 from individual donations and interest earned (black). It is the latter figure shown in the accompanying “thermometer” that indicates to us that there is still room left to achieve our target of 100 bursaries. If in doubt how to contribute, the Lodge Secretary can help.

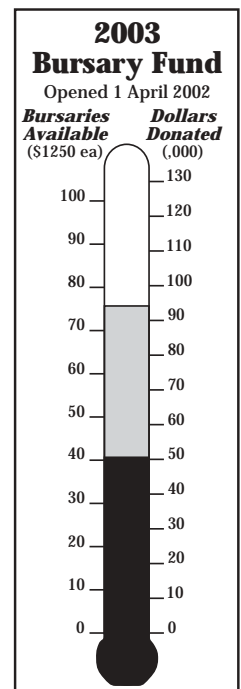
In this context, here's what one Brother wrote in his Master's Message:

Last week I met an old classmate from my high school days and we filled each other in on the major events in our lives. I told my old classmate, who is Jewish, that I had joined the Masonic fraternity and enjoy Masonry in our small town. Our discussion led to our high school year-

book and I remarked seeing my students had listed, under “activities,” DeMolay and Eastern Star, even Jewish students. My friend told me several of his Jewish friends were Masonic families.

As we talked I also learned that the high school I attended was named after a very prominent Edmonton Mason, Ross Sheppard Composite High School. In 1956, Grand Master Ross Sheppard, who was a well-known educator, realized that as our agriculture-based population was becoming more urbanized, advanced education was becoming more essential in our booming and competitive industrial society. Unfortunately, the higher the standard of education, so goes the cost of education. Fortunately, Most Worshipful Brother Sheppard recognized this dilemma facing young Albertans and decided to do something about it. He advanced the idea of creating a Masonic Higher Education Bursary

See **Bursary**, page 3.



## Editorial

# The Master's Hat and White Gloves

Very recently this writer was asked if it was proper for the Installing Master and his Director of Ceremonies to wear a top hat. His answer was, "yes" for the IM, and "no" for the DofC, and for the IM also only to the point of installation of the new Master, from which time on only he would be entitled to wear a hat. Why is that? It is all about **symbolism**, not about dressing up or trying to impress people. So, what is the symbolism of the hat, the top hat, the three-cornered hat a long time ago, any head covering, in Lodge? Albert Mackey says: *To keep the head covered while all around are uncovered is a token of superiority of rank or office. The king remains covered; the courtiers standing around him take off their hats.*

Henry Wilson Coil argues that ... *the Masonic custom can be traced to a... practice in the British Isles. Until very recent times, it was the custom of members of the House of Commons, when addressing the House, to remain covered; and, in general society, it was the custom for the king or any superior person to remain covered while the inferior always doffed his hat. It is more likely that the Masonic custom arose out of general social usage than in imitation of King Solomon's crown.* He may be right, as to the origin of the Masonic usage, but being who and what we are, as Freemasons, we would surely prefer to view the hat as symbolic of the crown worn by King Solomon three thousand years ago.

Coil goes on to say, *The Masonic custom has died out in the British Isles and Europe and even in the United States some Grand Lodges do not require it.* Again, this writer is not in full agreement, as he had visited in Europe where not only the Master but all Brethren on the sidelines wore top hats (and still do). But then, if everyone wears the hat, the symbolism of superiority is lost and vanity could be suspected. Be that as it

may, but then Coil concludes, to the full agreement by this writer: *If the Master is covered, he must remove his hat when the Grand Master enters the lodge, for it is Masonically impossible for two persons to be in control at the same time. When the Grand Master has finished his address or business with the lodge, he usually returns control to the Master, who then resumes his hat [while the Grand Master removes his]. The Master also removes his hat at every mention of the GAOTU and during prayer.*

In Alberta, there are but a few Lodges where the custom of the Master to wear a top hat is being perpetuated. In addition to these there are a few more Lodges where the hat is used only at installation time. One wonders whether the members of those Lodges are fully aware of the Masonic symbolism involved. Here, the custom is not a requirement, neither is it disallowed.

In the case of wearing white gloves in Lodge, we meet again with the questions whether this is done in full awareness of a symbolic message, or just to look more elegant. If the latter, then there is nothing Masonic about it to recommend it. If the former, then the wearing of white gloves must not be restricted to a few individuals, such as the Lodge officers, but should include all Brethren present. Again, the question is "why?" The only reference to white gloves we have in this jurisdiction is in the *Burial Services*, publication 324, p.5: *The Brethren... should wear dark clothes, white gloves and a sprig of evergreen...* Aside from this, the wearing of gloves appears merely an act of dressing more formally.

This is quite different in some other jurisdictions, notably in Europe where the newly initiated candidate is presented, along with a white leather apron, with a pair of white kid gloves, along with another pair of ladies' gloves for his wife or the female whom he most

esteems. [After close to five decades later, this writer and his wife still have theirs.] The gloves given to the candidate are intended to teach him that the acts and deeds of a Mason should be just as spotless: go through life always with clean hands! Mackey had this to say: *Dr. Robert Plot — no friend of Masonry — but still a historian of much research — says in his Natural History of Staffordshire, that the Society of Freemasons in his time (and he wrote in 1686) presented their candidates with gloves for themselves and their wives. This shows that the custom, still preserved on the Continent of Europe, once was practiced in England; although there, as well as in America, it is discontinued, which is perhaps to be regretted.* White gloves, in Europe, are expected to be worn by everyone at every meeting.

So, there we are, hats and gloves, symbols of authority and of right living. Will we ever think of them in that purely symbolic context rather than just as wearing apparel? Wouldn't that be nice? Wouldn't that be Masonic?

## Friendship

By the late **RWBro O. Paul Thomas, PGO, PDDGM**

Friendship is traced through the circle of private connections to the grand system of universal benevolence, which no limits can circumscribe, as its influence extends to every branch of the human race.

On this general plan the universality of the system of Masonry is established. Were friendships confined to the spot of our nativity, its operations would be partial, and simply a kind of enmity to other nations.

William Preston said: "While the interests of one country interfere with those of another, nature dictates an adherence to the welfare of our own immediate connections, but such interference apart, the true Mason is a citizen of the world, and his philanthropy extends to all the human race."

Provided to Freemasons of Alberta and the Northwest Territories west of the 4<sup>th</sup> Meridian who are members of **The Grand Lodge of Alberta, A.F. & A.M.**  
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### The Committee on the Grand Lodge Bulletin

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WBro Garth Cochran; WBro Loren Kline;  
Bro Trevor Morris — Ex Officio: Grand Master,  
Deputy Grand Master & Grand Secretary

Annual subscription rate for non-members of the GLA is C\$10.00 plus mailing costs. Republication rights are granted to other Masonic Jurisdictions, but acknowledgement of the source is requested. The Editor reserves the right to accept, reject and re-write material submitted for publication. Deadline for copy is the 1<sup>st</sup> day of the month, two months prior to the month of issue.

# Letting the Public Know

WBro Ralph Ohrn, Redwood Lodge No. 193, had been driving through North Dakota when he heard a Masonic "informercial" on the car radio. This led to correspondence he had with MWBro Arv Burvee of the Grand Lodge of North Dakota who allowed him to pass on to us the text of five such radio spots (of which one is reprinted below, as an example), and who wrote to him:

A radio ad program was run [in North Dakota] for two years, using eight different radio stations, geographically separated. The target market were men in the 25 to 45 year age group. The budget was \$30,000 US per year. The obvious goal of the program was to inform, educate and, hopefully, create a desire to join, hoping also to reinstall a sense of pride amongst our members. [After two years] the program was dropped because of a lack of funding and because a number of shortsighted individuals didn't realize that any advertising program usually takes a time

The peace, prosperity and happiness of the family, the community and the nation depend upon friendship.

International friendship is a world necessity, and never more so than at the present. Humanity is one family: the rich, the poor, the high and the low, all created by one Almighty Parent and inhabiting the same planet, should aid, support and protect each other. Freemasonry is not socialism or communism. It does not seek to destroy or hinder individual effort in any of the walks of life, and yet unites men of every country, sect or opinion, and permits true friendship among those who otherwise might be perpetually at a distance.

In doing this, it selects only those whose habits of life or moral standard make them fine companions; otherwise brotherly love could not prevail, as the moral man is not happy in the company of the vicious.

Masonic friendship therefore extends to every worthy Mason, whatever his colour, creed or race, the sick or indigent brother is cared for; the deceased member buried with honour, and his family helped if in need, until able to support themselves. This is not a legal obligation but a sincere voluntary benefaction, done without ostentation. The benevolent form of Masonic teaching reaches farther than the confines of the fraternity. In many instances, poor families have received

to develop a response. Interestingly, whereas our state has shown a steady membership decline, the year after this program ended, our membership held even for the first time in years.

Masons, for whatever reason, are bashful about talking about Masonry to a prospective member. The radio spots did it for us. I believe that now that a major push has been done, that the program could be continued on a scaled back basis for roughly \$7,500 to \$10,000 per year. It is my intent to create a bylaw that would assess each of our Grand Jurisdiction's members [4,551 in 2002 — Ed.] \$2.00 to \$3.00 per year to pay for this program. It could also be used locally, by individual Lodges, on their own accord.

## Example:

*Serving our communities, giving back more than we take — that's what the North Dakota Masons are all about. With three and a half million members world-*

aid from Masonic charity unaware of the source from which help came.

From the old Lectures, we read: "This is the brightest ornament of our Masonic profession. Happy is the brother who had sown in his heart the seeds of benevolence, the product of which is charity and love."

Nowhere is Masonic friendship so manifest as at a Mason's funeral. The public is sometimes astonished at beholding a large funeral procession and wonder how the deceased, who lived in comparative obscurity, could have had so many friends, among whom are some in the ranks of wealth, affluence and social position.

Friendship is a beautiful thing when it is real. When we are prosperous there are numbers who pretend to be friends and protest their friendship in strong terms, but when adversity overtakes us they forget us and coldness takes the place of their protestations of friendship. Masonic friendship is not in that class. It makes no pretensions or demonstrations of friendship, but when there is a need of real kindness, it speaks in deeds, not in display. Men in every walk of life, from the King to the peasant, meet in Masonic Lodges on the common level of friendship and brotherly love, act on the plumb and part upon the square. So may we ever meet, act and part. May the blessing of Heaven

*wide, the Masons are one of the oldest as well as largest fraternal organizations in the world. We believe in living a life of high ethical and moral standards. We're all about making good men better, join men of all races, creeds and backgrounds to help make the world a better place. Masons believe in making a difference... and you know what, it feels great! Call 1-800-358-3306 to learn more about the North Dakota Masons. We're good men working together — doing great things for others — we make good even better!*

Editor's note: The sample above is one of two focusing on generating interest to join, the other three give information on Masonry's charitable endeavours. All five remain on file for interested readers requesting the text.

## Grand Master's Itinerary

### February

- 4 Eastgate Lodge, Edmonton
- 8 Bow River Lodge, Calgary
- 13 Board of General Purposes, Red Deer
- 16-18 Grand Masters of North America, Minneapolis

rest upon us and all regular Masons. May brotherly love prevail and every moral and social virtue cement us.

So Mote It Be!

*Contributor: RWBro D. Roy Murray (13)*

### Bursary, from page 1.

Fund, which was soon recognized by the federal authorities as a registered charity. Since the mid-1950s, the fund has been a huge success not only for students in economic need but for Masonry as a whole. It has epitomized the principles of Freemasonry and exemplified the message of our Craft: "Faith, Hope and Charity." Further, Grand Lodge has always provided staffing to administer the bursary fund, eliminating the middle process, thus allowing funds to be passed directly into the hands of the recipients. Brother Sheppard stressed the bursary fund to be specifically directed to worthy students in financial need, as opposed to educational achievement merit.

I was duly impressed with this man in whose name the school is called which I attended for part of my formal education. As I recall, I never saw any pictures of or reference to Ross Sheppard in the school, and we students were never told for whom the school was named. Typical of a Mason, isn't it?

WBro John Bourne, WM  
Vermilion Lodge No. 24



# A bit of Southern Alberta Masonic History

*Condensed from an article in the Lethbridge Herald of 1947: submitted by RWBro Peter Lewko (39).*

## First Masonic Lodge Instituted at Macleod

The honour of organizing the first Masonic Lodge in the Lethbridge district goes to Sheriff Duncan Campbell of Macleod. Realizing the desirability of instituting a Lodge at Macleod, he sought the necessary permission from the Grand Lodge of Manitoba and obtained a warrant in the year 1887. This Lodge received the title "Alberta [Lodge] No. 37, GRM, Macleod."

In the meantime, another Lodge had been started in Medicine Hat under the mastership of Tom McPherson who was an engineer on the *Alberta*, one of three steamships which ran on the Old Man River between Medicine Hat and Lethbridge.

On March 3, 1888, the Grand Lodge of Manitoba issued to a number of Masons in Lethbridge, NWT, a dispensation to form a Lodge to be known as "North Star." The first meeting under dispensation was held on Monday, April 16, 1888, in rooms over the furniture store of T.B. Winnett, located on the corner of what is now Fourth Avenue and Third Street South. The first [Worshipful Master] of the Lodge [was] Thomas McPherson, the same Thomas McPherson who was the first Master of the Medicine Hat Lodge and who was engineer on the first train to run from Medicine Hat over the old narrow gauge railway to Lethbridge.

Thomas McPherson became Grand Senior Warden of the Grand Lodge of Manitoba in 1890. Rev E.K. Matheson, afterwards Canon Matheson, became Grand Chaplain of Manitoba. Thomas McNabb appears on the records for the first time as a visitor on August 2<sup>nd</sup>, 1888, from Lodge 1123, Belleville, Ontario [still in existence as Belleville Lodge No. 123, GRC — Ed.] He affiliated with North Star and eventually became Grand Master of the Grand Lodge of Alberta [1911-12 — Ed.].

On February 14<sup>th</sup>, 1889, a charter was issued authorizing the Lodge to meet as "North Star [Lodge] No. 41" on the Grand Register of Manitoba. J.D. Higinbotham was elected Master on June 8<sup>th</sup>, 1891, and N.T. Macleod June 13<sup>th</sup>, 1892. These two Past District Deputy Grand Masters are now [1947] senior members of North Star Lodge No. 4. Many are the stories that "Norrie" Macleod can tell of the days when his Masonic District extended from Maple Creek to Pincher Creek and how he made his trips by bicycle from Lethbridge to Macleod one day, Macleod to Pincher Creek the next and bucked headwinds both going and returning.

On the twelfth day of October, 1905, in the City of Calgary, 18 Masonic Lodges, then under the jurisdiction of the Grand Lodge of Manitoba, met together and formed the Grand Lodge of Alberta with a total membership of 1,205. Bow River Lodge No. 28, Calgary, became No. 1; Medicine Hat No. 2; Alberta Lodge, Macleod, No. 3; North Star, Lethbridge, No. 4; Cascade, Banff, No.5; and Spitzie No. 45, Pincher Creek, became No. 6.

Three other Masonic Lodges have been instituted in the City of Lethbridge, Lethbridge Lodge No. 39, in February 1908; Charity No. 67 in 1912; and York Lodge No. 119 in October, 1920. Since North Star Lodge is one of the oldest Lodges in the West, its history portrays the development of the country. Its membership indicates the days of the police, the coming of the railway, the rancher, the farmer and the business and professional man. It is interesting to note that of the first one hundred names on the register, at least a

quarter are NWMP. George W. Steele, still a member of North Star Lodge [1947], took part in the Riel Rebellion as a member of the NWMP and was one of the guards on the death cell of Riel in 1885. J.S. Lambert, now [1947] of Macleod, was another of its early NWMP members and still takes a great interest in Freemasonry. Among the members of North Star have been four judges, several mayors, members of parliament, doctors, lawyers and other professional men, officers, NCOs and other ranks of all branches of the armed forces.

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## Alberta Miscellany

**Empire Lodge No. 63** — It is at the North West angle of the Lodge that the beginning of a new lifelong study into the mysteries of nature and science begins. Thus we see the admission of every new Brother into Masonry, from the NW door of the Lodge, as an emblematical representation of the entrance of our own mortal existence on this terrestrial sphere. Entering from the state of darkness, stumbling, requiring careful guidance from those to whom our early training is entrusted, so that after many trials and tribulations one may at long last ascend to a newer and better, more beautiful life in the Eternal East.

Cameron MacKay, Worshipful Master

**Yellowknife Lodge No. 162** — Religion in regards to Freemasonry — One can understand why religion and politics are discouraged topics among the Fraternity because one man's truth may have a different face to another. I am reminded of the story of Abe Lincoln, being caught by his wife kissing the maid in the pantry, with the exclamation — "Sir, I am surprised!" "No, my dear," replied Abe, "you are shocked but I am the one surprised."

Such is the dilemma of the term "Supreme Being." From



Masonic Spring Workshop  
11, 12 & 13 April 2003  
Delta Lodge at Kananaskis

In addition to the Keynote Speaker — Bro Victor Popow (see page 1) — the Committee has several sessions of interest planned for your interest. Sessions include:

- What does Freemasonry teach us about truth? A working session with Victor Popow.
- Absolute truth of Illusion?
- Training for the real world: Change your performance by changing your intentions.
- Debate: Is ignorance a crime in Freemasonry? Cam McKay & Chris Williams.
- Officer training: Planning for the year ahead/Using festive boards to attract visitors/members

In addition, you'll find the weekend full of fellowship and fun in a mountain resort setting (with all the appropriate facilities). Simply fill out the application on page 5 or go to [www.freemasons.ab.ca](http://www.freemasons.ab.ca) and follow the links to the Masonic Spring Workshop for information and to register via a secure order form..

Brahman, Hinduism to Taoism, mankind has chosen nine well-known religions throughout the world to express their unique philosophical expressions on the subject. If we refer to one God, as taken from the Volume of the Sacred Law, represented in our rituals and teachings, from the Old Testament, then Judaism, Christianity and Islam are identifiable.

At the time of Abraham, his wife Sarah was infertile and unable to provide him with a son. She sent the maid Hagar to Abraham to provide him with a child called Ishmael. When Sarah was ninety years of age and Abraham one hundred, the Lord saw fit to provide them with a son named Isaac. Sarah, through jealousy, persuaded Abraham to send Hagar and Ishmael from the tribe, thus laying the foundation of the Arab nation who worshipped One God, Allah. Their "bible" became the Koran, written by the Prohet Mohammed.

What remains from Abraham onwards, as represented in the VSL, is the history of Judaism and Christianity, one believing in Jesus as a prophet, and the other in His divinity. It is also interesting to note that the letters G.O.D., in Hebrew Gomer, Oz and Dabar, mean beauty, strength and wisdom — the three great pillars that metaphorically support Masonry, and are represented by the letter "G" within the Lodge.

WBro Brock Parsons, Chaplain

## Masonic Spring Workshop Registration Form

11, 12 & 13 April 2003, Delta Lodge at Kananaskis

Bro

▲Title Last Name (please print) First Name Second Name

▲First name for your Name Tag Area Code Phone No.

▲Address

▲City/Town Prov Postal Code

▲Lodge Name & No. (One Lodge only) Current Office

Rank: MM  WM  PM  Other: \_\_\_\_\_

Smoking  Non-Smoking  Special requirements: diet, elevator, etc.) \_\_\_\_\_

No assurance that room or special requests can be filled after 1 March 2002.

e-mail address \_\_\_\_\_

I wish to room with: \_\_\_\_\_

Name Lodge

Cards should be received together to ensure request filled.

Double/Triple = \$295;  Single = \$395;  Day User = \$50

1 Payment; **OR** 3 Installments\*:  \$100/100/95 or  \$135/130/130

\*Include three post-dated cheques dated 1<sup>st</sup> of Feb, Mar, Apr

Cheque  Visa  MasterCard

Number: \_\_\_\_\_ Expiry \_\_\_\_\_ / \_\_\_\_\_

Signature ▲ Today's Date ▲

Mail cheque(s) or credit data for a total of \$295 Double /\$3395 Single /\$50 Day User — or fax or email credit data to:

Masonic Spring Workshop Planning Committee  
1131 Trafford Dr NW, Calgary, AB T2K 2T9  
403-274-0563 Fax: 275-2163 email: mswpc@cochran.ab.ca

**Avon Glen Lodge No. 170** — In the cautious uncertainty of today's world, where the headlines are of deceit, theft, greed and misrepresentation, Freemasonry is a true breath of fresh air. We will not lie to anyone, nor will we deceive, or mislead the world into thinking we are something we are not. What we are may be a surprise to some, for the world lacks brave, honest and confident leaders. Our newest Brethren will be able to hit their stride with the support of their peers. Interested, eager, ready to learn [they will] contribute to the world and be part of life.

One more thing, whenever you start to think you're important, just try to order someone else's dog around!

WBro Jim Thompson, WM

**Star of the West Lodge No. 34** — We have all heard of the Law of the Harvest. We reap what we sow. An abundant harvest comes from planting good seeds in rich soil that has been carefully cultivated. As we water and tend to the planted seeds, the earth yields its blessed crop to help nourish and sustain us.

Cause and consequence always govern the Law of the Harvest. Can you imagine cramming on the farm? Forgetting to plant in the spring, relaxing all summer and then hitting the ground extra hard in the fall to bring in the harvest? Such an activity would result in certain failure.

The Law of the Harvest applies the same cause and effect relationship in the continued prosperity of our Lodge, and the abundance of new Master Masons to help it grow and prosper in the future. In relation to the next 100 years of our Lodge, we collectively stand in the season of spring, the season for planning how we will seed the right crop for abundant growth and future prosperity.

Just as weather and calamities challenge the farmer, so do we face challenges to the successful harvest of our current endeavours. Our centenary will be upon us in six years. The funding required to help celebrate this event will require many years of fund raising. None of us is content with the rates of growth experienced in our membership initiatives. Do we work hard now? Or should we wait for the fall, that period in the future of our Lodge when membership decline will force us into despair, and the lack of funding will preclude any well deserved celebrations of our centenary.

The Law of the Harvest makes it imperative that we take measures now to ensure a bountiful Masonic Harvest in the future. The success of our history will not get us to the future. The good news is that we don't have to take up agriculture to succeed. Success for us now, in the spring of future seasons, is to work hard through the framework provided by the **Doric Plan**.

WBro Chris Tsaros, WM

## Alberta Freemason on the Web

The Alberta Freemason will continue to be made available to all via the World Wide Web on the Grand Lodge of Alberta's website. The Bulletin Committee, under chairman and editor, Robert Juthner, began making it available on a trial basis beginning with the November 2002 issue. That trial has proven to be a success with both Masons and non-Masons responding from as far away as Tasmania. All issues since November 2002 will continue to be available on the internet at [www.freemasons.ab.ca](http://www.freemasons.ab.ca)

## GM Back in Circulation

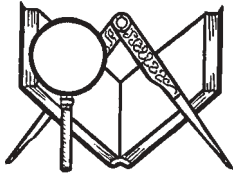
Following a successful hip operation, MWBro Terry Drolet, Grand Master of the Grand Lodge of Alberta is eager to resume visiting his Lodges in the jurisdiction. Understandably, he can only gradually get back to his desired speed.

Prior to embarking on the Grand Master's Cruise in September (see the January issue), while at the Hiwus Feast House on Grouse Mountain, Vancouver, and after having presented the Squamish hosts with a plaque of masonry work symbolizing Alberta,

handcrafted by Bro Siegfried Klotsche (81), he was in turn presented with an Indian drum suitably inscribed and showing the square and compasses, by the hosts (see picture).

Now he no longer needs the dual-purpose (pushing and sitting) GM-mobile pictured, and gets along well with the aid of a cane.

Welcome back, Most Worshipful!



### Book Review

## *Against The Gods: The Remarkable Story of Risk*

By Peter L. Bernstein

John Wiley and Sons, Inc., 1998

The title of this book is derived from the concept of the ancients that day to day events, that we would call random, were considered to be in the realm of the gods. The concept of odds, statistics, and probability were unknown. Things happened because the gods made them happen. Without the concept of risk, investment banking and insurance were unknown or very primitive concepts. In fact many authors attribute international investment banking to the Knights Templar a few thousand years after the ancient Greeks, and Romans. The first serious study of risk, however, began during the Renaissance, "when people broke loose from the constraints of the past and subjected long-held beliefs to open challenge. It was a time of religious turmoil, nascent capitalism, and a vigorous approach to science and the future."

In 1654, the Chevalier de Mere, a French nobleman with a flair for both gambling and mathematics, challenged the famed French mathematician Blaise Pascal to solve a puzzle. The problem was how to divide the stakes of an unfinished game of chance between two players when one of them is ahead. The question was not original. It had been posed 200 years earlier by a monk, Luca Paccioli. Paccioli brought double-entry bookkeeping to the attention of business managers of his day. He also tutored a bright young student named Leonardo da Vinci in the multiplication tables. Paccioli could not answer his own question. Pascal turned to Pierre de Fermat, a lawyer who was also a

brilliant mathematician. This combination of intellects produced the theory of probability, the mathematical heart of the concept of risk.

The author follows the history of probability theory from its rudiments in the 1200s through to the 1960s. It is an interesting story of gamblers, intellectuals, the curious, and the great minds of their day. A fellow named Graunt was interested in why people died. His studies of the causes of death in 1660s London led to better public health measures. If nothing else this book demonstrates how the idea of risk and probability made today's economy and lifestyle possible. The insurance industry is completely dependent on society's ability to calculate risk. Without measuring risk, there would be no insurance and business would be crippled. Indeed how many businessmen went bankrupt when one of their ships sank before insurance?

In 1637 a Cretan scholar brewed a cup of strong coffee, suggested to be the first in England, in his chambers at Balliol College, Oxford. What does coffee have to do with risk? A coffee house was the birthplace of Lloyd's of London. The coffee house of Edward Lloyd opened in 1687 near the Thames on Tower Street. In 1691, Lloyd moved his coffee house to large and more luxurious quarters on Lombard Street. His customers were still seamen. In 1697 he created "Lloyd's list" which consisted of information on the arrival and departure of ships and intelligence on conditions on board and at sea. Ship

auctions took place on the premises. Early insurance underwriters started to visit the coffee house and ship captains would try and reduce their risk by insuring their cargo. This insurance would be resold to more underwriters to further reduce each person's risk. By a hundred years after Edward Lloyd opened his coffee house and started "Lloyd's list" 79 underwriters doing business out of the coffee house subscribed 100 pounds each to form the "society of Lloyd's" and Lloyd's of London was born.

The book is an enjoyable read, but not necessarily an easy one. For the mathematically inclined or someone in business or insurance, the book should prove very interesting. For the average person, the book will stimulate thought. It is sobering to think that much of business and our economy owe their basis to some early gamblers who were not content to leave things in the lap of the gods and wanted to "beat the odds" before the idea of odds has been devised, as well as divide the pot when time prevented a full game to be completed.

Loren Kline

## Truth, Goodness and Beauty

Truth is what stands the test of experience... The ideals which have lighted me on my way and time after time given me new courage to face life cheerfully, have been Truth, Goodness and Beauty.

*Albert Einstein, 1879-1955*