

HOME CIRCLE LEADER

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TORONTO, FEBRUARY, 1890.

EDITORIAL.

AN OLD ASSOCIATION

We are in receipt of the Twenty-Third Annual Report of the Telegraphers Mutual Benefit Association of New York City to Dec. 31st, 1889. This Association gives to members \$1,000.00 Benefit, payable at death, and calls an equal assessment of \$1.00 from each member without regard to age. In all 234 assessments have been made, making an average cost of \$10.50 per thousand, this, however, is not the actual cost, as the Association has from the proceeds of these assessments carried to a Reserve Fund \$87,000.00 after paying all claims in full. The income from this Reserve has been used for some years in the payment of management expenses.

The Reserve Fund has never been used in the payment of Death Claims and there is so far no indication that it will ever be required for that purpose. We quote from the report the following statistics:—

Years	Membership	Assessments Called	Deaths
1868	316	2	1 to 138
1869	575	8	1 to 54
1870	781	6	1 to 116
1871	788	7	1 to 105
1872	978	10	1 to 81
1873	1230	19	1 to 61
1874	1206	17	1 to 61
1875	1269	10	1 to 158
1876	1400	11	1 to 97
1877	1822	11	1 to 69
1878	1886	15	1 to 100
1879	2016	11	1 to 132
1880	2138	9	1 to 107
1881	2145	11	1 to 95
1882	2324	12	1 to 117
1883	2592	11	1 to 112
1884	2766	12	1 to 100
1885	2872	11	1 to 113
1886	3102	9	1 to 136
1887	3232	9	1 to 139
1888	3397	12	1 to 100
1889	3452	12	1 to 127

From these figures it will be seen that the second year of their work was the most expensive, and in the sixth and seventh years

the death rate about equalled that of the second year. The membership extends throughout Canada and also to the unhealthy Southern States, where during several years the Association suffered severely from yellow fever. In referring to the statistics we do so to more clearly establish what we have contended heretofore, namely, that Benefits at cost may be secured for an average payment from \$12 per thousand down to 55 or 66, depending upon the locality in which the enterprise is carried on and the care exercised in the selection of those admitted to membership. That this institution, confined to a class whose occupation and confinement to office work necessarily increases the average death rate over what would ordinarily prevail in a distributed membership of varied occupation, has furnished its benefits to members at a cost of \$8.50 per thousand in its twenty-third year is a clear answer to those critics who say that the cost of Insurance in the Fraternal Societies must become so high in later years as to drive members from their doors. This institution shows no rapid increase of membership, it has none of those excellent features of the Lodge, fraternal feeling, which so strongly bind together the mutual interests of members in Orders similar to the Home Circle.

While in some years the assessments have been high, owing to causes indicated above, the actual cost for 22 years of Insurance has been less than ten dollars per year without regard to age. With a graded payment tending to encourage a younger membership than that of equal payments the Home Circle has positive advantages over institutions similar in character to the Telegraphers Mutual Benefit Association.

If in yellow fever districts such results as these can be obtained what may not be expected from a membership residing in one of the healthiest portions of the world, among a people who in their habits of living and in the practice of those virtues so necessary to a long, useful and happy life stand at least the peers of any community on earth.

LODGE SUPERVISION

All insurance companies have officers, known as inspectors of agencies, who devote their time to travelling about instructing agents in their work. We ought to have some similar officials who will visit lodges once or twice a year, see that the books are correctly kept, and the secret work properly given.

All concede the necessity for lodge supervision and inspection, but none have yet been able to suggest a feasible scheme for carrying out the suggestion. We have from time to time had Grand Deputies, but we have not been able to keep them regularly in the field. It is a physical impossibility for the Grand Master Workman alone to do the work.

The per capita tax should be placed at such a figure as to enable the Grand Lodge to keep three or four men constantly in the field. These men, if competent and faithful, would be of wonderful aid in strengthening the Order by instructing the lodges in their duty.

One difficulty in the way is to find such competent men; the next, and one equally great, is to find the money to pay them. Nevertheless, the men and the money must be found.

The foregoing is taken from an article on lodge supervision published in the *Overseer*, and in these days when we hear mutterings of a reduction of the per capita tax, it commends itself to the careful consideration of members of the Knights of Honor.

There is not a grand jurisdiction in the country where some such man or men as described above are not needed, and anyone who has given the matter serious thought cannot help but realize the incalculable good that would accrue to the Order by having such men in the field.

There is one thing, however, that must be apparent to every member, and that is that it cannot be done by reducing the per capita tax, and we cannot understand how any man who has studied the system and has a knowledge of its workings, expects the Order to thrive on a per capita tax of less than one dollar.—*Reporter*.