

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.