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VOL. XII

All applications are sent to the General Secretary, who hands them to the Chief Medical Examiner, and when approved, certificates of membership are mailed directly to the applicants.

Our admission fees are smaller than in any other similar associations.

Assessment cards are mailed direct to each member and all remittances are made to the General Secretary, who returns a receipted card. This is simple and economical. There is no divided responsibility in handling money. Assessments are always issued on the first day of each month when we have a death recorded.

The Relief Society is managed by a Board of Government, consisting of thirteen of the prominent members of the National Division. The M. W. A., M. W. Treass., and four P. M. W. Patriarchs are now members of the Board. These gentlemen are chosen because of their business qualifications and their general fitness for the work.

Our insurance is purely mutual. We have no stockholders; we pay no dividends, and build no palaces for offices. Our assessments are equitably graded, and are not increased with advancing years. We have no deaths from liquor drinking. Our insurance is prompt, safe, and economical.

Every Son of Temperance, who is in good health, should be a member of *our own Relief Society*. It is not excelled by any other in promptness or economy. It insures only members of the Order. As we pay for no *liquor deaths*, our insurance is, of course, cheaper than in associations that admit drinking men. We have not grown rapidly, but *steadily*, taking no step backward.

In its practical work the Relief Society is a great public charity, though conducted as a fraternal business enterprise. It is a valuable auxiliary in the propagation work of the Order, and its influence for good is being more widely extended every month. It gives strength and permanence to Divisions.

Do not be deceived by high-sounding advertisements. Mutual Relief Associations, *formed to make money*, do not furnish insurance at its actual cost, and any such claim is absurd. They issue stock, and pay dividends upon it, just as other insurance companies, and the dividends come out of the pockets of the members. The Sons of Temperance National Mutual Relief Society *does* give insurance at *actual* cost. We have neither stockholders nor salaried officials. The current expenses of the management is as economical as is consistent with the importance of the work. All surplus from assessments belongs to our members, and will be used in paying death claims in compliance with our by-laws.

We accept members from all the healthy portions of the States, and from the British Provinces. We can not, therefore, be seriously damaged by local epidemics. Our field of work is constantly being extended.

The General Secretary has no authority to keep a member in good standing unless his assessments are paid within the usual thirty days, as this would be a violation of law.

Our assessments are graded according to *age*. Any other plan is necessarily faulty. If you charge a young man at twenty an assessment of one dollar per death, and a man of forty the same amount, and both live out their lives expectancy, the young man will have paid nearly twice as much as the older one, yet the heirs of the two men receive exactly the same amount. This being unjust to the young man, and his attention being called to it, he refuses to pay, drops out of the ranks, and in a few years the association consists mainly of older men with a largely increased death-rate. In the "Sons" Relief, we grade according to age, and thus make it purely equitable for all. We have a large number of young members.

Our admission fee is small, as the main object is to strengthen the Order of Sons of Temperance. Solicitors and organizers will give full information. If the Society has no agent in your Division, write direct to the General Secretary for terms and documents.

No. 3.

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