

NATIONAL FRATERNAL CONGRESS

The journal of proceedings of the third annual session of the above Association, which met in Boston, Mass., in November last, has been laid upon our table. This Congress is composed of representatives from the fraternal societies of the United States and Canada. From the address of the President, John Haskell Butler, we read that there are "Twenty-four fraternal associations embraced within the ranks of the Congress, whose total membership is about 900,000." "Taking into consideration the members of those fraternities who have not yet become associated with us in the work of the Congress, our system has more than a million of men and women as members."

The objects of the Congress seem to be to promote an extension of the fraternal principle, and furnish a meeting ground for societies having a common object and trying to realize that object by similar processes. We can see how such an Association may be the means of doing much good in strengthening the hands and suggesting sources of help in the working out of the fraternal idea as applied to Beneficiary Orders. It is noticeable in this journal, that the membership of any Order conducting speculative insurance or insurance that has a money-making department in the shape of profits to a special class, has been refused by the Congress. So we can see that this Congress is to be held in the interests of Fraternal Societies only. They may carefully consider their own interests distinct and separate from the work of companies or associations that have about them a department for enriching one section of the society from the funds furnished by the members. This does not prevent the payment to officers and committees of a proper sum to enable them to attend to their work satisfactorily, but it precludes the possibility of heaping up large sums of profits in order to pay dividends and bonuses to a speculating class who might desire to avail themselves of this source of income. We can understand how it would be a very desirable thing to have our Canadian Home Circle represented at the Congress in November next, at Pittsburg, Pa.

The more that representative men of these mutual orders meet together to compare notes and give and receive pointers and exchange greetings and general amenities, the better.

It is noticed that the Congress has had before it the question of the laws of the different States and Canada affecting the Fraternal Societies. As yet, these laws have not affected them adversely, notwithstanding that the Insurance Companies are doing all they can to have them put upon the expensive insurance basis, and thus, in a measure, destroy their effectiveness as a cheap and reliable source of benefit to their members.

The more that leading men of these societies can meet and compare notes, the better it will be for the Orders in general and in detail, and we hope to see the name of a representative of our Canadian Home Circle in the next journal of proceedings published by the National Fraternal Congress.

The proceedings of the twenty-third annual meeting of the Telegraphers' Mutual Benefit Association has just come to hand, and we desire to recognize this noble brotherhood of hard workers and to congratulate them upon the encouraging showing of their fraternal beneficiary order. They are reaching a respectable age when even the great co-operatives in the stock line of Insurance Companies can afford to doff their hats and say "how'd'y." As nearly as we can gather, they have about 3,500 members; they had twelve assessments, and put away to their Reserve Fund account \$14,350 which brings the total of that fund to \$82,050. The President, James Merrihew, Esq., seems to be a strong advocate of the Reserve Fund, and his Order appears to be with him in the work.

Probably none of us will complain very much that any society desires to have such a fund and the help it will possibly give them in the future; our question is rather "Where's the good?"

We extend greetings and a hearty *Bon voyage*.

BRO. W. M. DRENNAN, representative from Kingston Circle, 105, to the last Supreme Session, has been elected by acclamation to the position of Mayor of that city.

THE MORAL STANDARD

This may be a religious standard or it may not. There may be a moral standard outside of any mere religious creed, for morality has to do principally with a man's relation to his fellow-man, while religion refers chiefly to his relation to the Deity. It will, therefore, be easily seen that the standard of morality may, and necessarily must be, affected by the kind of religion a man has. If he has no religious standard, his moral standard will consist chiefly of that policy which a mere matter of self-interest may prompt or which experience may show to be for the best. The reason why the morality of the christian religion is better than any other is because of the noble, unselfish principles that dominate that form of faith. The truer men are to a true system of religion, the better they will be qualified to become useful and aggressive members of a co-operative society, in which men are not expected to live to have others labor for them, but to labor for the good and welfare of others. There are many who complain if they do not get the benefit of this Order, while they will scarcely turn their hand over to work for its prosperity. Such a course is not, morally, honest; Professor Drummond would call them "parasites," and such, in fact, they are. Find them anywhere and their principle is all get and no give. They can take the beneficiary provision of the Home Circle and never attend the meetings of the Subordinate Circle. They can carry a sick benefit, but are scarcely ever ready to sit up with those who are sick. They can pay the regular assessments, but will not care to say a word to get a friend to join the Circle. Thus on they go, and few are the better for their membership. We want the very highest type of moral honesty and moral purity. In the gratuitous part of our work, each member who does not want to be considered a consumer of some other person's property, must contribute his full quota to the interest and business management of the meetings. If this were done faithfully, a few minutes in an evening might be made very cheerful, and the Circle assembly an attractive and profitable meeting. The complaint too often reaches us that only a "few come out to the meetings." This arises from the fact that many members act as if the whole Order was made for their special benefit, and that the honor of their presence is a wonderful treasure, and that if they refused to carry a membership the Order would collapse. The sooner such persons are undeceived the better. The Beneficiary Societies belong to working people, and neither to the retired dignitary nor to the useless tramp. Their members recognise the fact that those who will not work shall not be encouraged in a species of moral dishonesty practised by the mere dependent upon the industry and care of others. We have no retired or honorary classes. This is supposed to be a working hive and each is expected to do his duty.

It MATTERS not how long a man lives on this earth, as an argument against deferring his duty of securing suitable protection for his family. The question of his existence can cut no figure in the case of a reason for not securing a reasonable amount of protection. The family that is robbed of its bread-winner, no matter whether he has lived one year or fifty, will always need the full amount of all the beneficiary certificates and life insurance policies that can be carried. No man can tell how long he will be permitted to enjoy his life, and no one is ever ready and prepared to meet the grim messenger and bid good bye to his loved ones unless he has secured some protection for their comfort after he has gone. We urge that it is akin to crime to subject the wife and children to the chances of a pauper's lot, when you are able, can well afford it, and have the opportunity to provide for them. The time has come when all able-bodied men of good moral standing are offered the ways and means to protect their homes at a trifling cost. Are you doing it? If not, what absurd and flimsy excuse do you offer?

MOTHER.—Do you know, Bobby, who wrote the story of the loaves and fishes I've been reading you?

Bobby.—No; but it sounds a good deal like pa.—*Texas Sitings*.