

SICK BENEFITS

The Sick Benefit scheme is a wise provision of Beneficiary Orders and supplies most valuable aid to a large number of members. There are possibly two classes that will not require it: those who are always healthy and are not engaged in hazardous undertakings, and those, who, when being laid aside by sickness do not suffer any change in income.

But these probably only include a small number of persons; the majority find it a desirable arrangement and help in many a time of need. Like all departments of co-operative work, it will need careful management to guard against the abuse which the innate selfishness and greed of mankind is likely to prompt. The rules must be faithfully carried out. Not long ago we heard of a case where a man complaining of some disability, when passing the doctor's office, reported himself as sick, exhibited his ailment, had his certificate filled out, and drew his weekly allowance for some weeks; at the same time he continued his work as usual and lost not a day from his business. To the credit of our Order be it said, that further inquiry revealed the fact that this man did not belong to the Home Circle.

It is just possible, however, that all our members may not be aware of the conditions upon which a member becomes entitled to sick benefits. For the information of all, the following will make clear the terms to be observed before a weekly benefit in this department can be honestly obtained:

"No Benefits shall be paid to anyone whose disability originated through intemperate habits, vicious or immoral conduct.

"When any participant in this Fund is reported sick, his case shall be investigated by the Relief Committee. If they approve of the claim, application for benefit shall be made upon the form provided for that purpose, signed by the Chairman of the Relief Committee, by the Secretary and Leader of the Circle, and by the physician in attendance, and shall bear the seal of the Circle.

"The application shall then be forwarded to the Supreme Medical Examiner, who, upon approval, shall forward it to the Supreme Secretary for payment. He shall issue a cheque to be signed by the Supreme Leader and Supreme Treasurer for the amount due, and it shall be forwarded in care of the Treasurer of the Subordinate Circle.

"If the disability is of one month's duration or longer, claims for Benefits shall be made monthly, otherwise at the close of the disability.

"Except as provided in section 14 no application for Benefits from this Fund shall be allowed unless the Chairman of the Relief Committee has been duly notified and a physician has been in regular attendance.

"No Benefits shall be allowed unless application has been made within three months from the date of the commencement of disability.

"Sick Benefits shall not extend to yardmasters or car-couplers on railways, nor to members who are engaged in mining operations, active military or naval service, or any other extremely hazardous employment not enumerated, and shall be subject to the restrictions enumerated in the Sick Benefit Certificate. This section does not include members called out for active service while on the Volunteer force.

"In case a member of the Sick Benefit Fund becomes sick or disabled when away from the jurisdiction of his Circle, he shall notify the Circle nearest him, and they shall proceed as provided in section 12.

"If such member be not near any Circle of the Order, he shall make application through a Justice of the Peace, such application to set forth the nature of his disability, the time of its commencement and duration and signed by a clergyman and his attending physician, and forward the same to the Supreme Secretary, who shall secure to the applicant his Benefits.

"Any false statements, concealments of facts, or feigned sickness shall constitute a fraud, and shall be sufficient grounds to refuse payments of claims, and to annul the Sick Benefit and Beneficiary Certificate and membership in the Order, of such member. All cases

of supposed fraud shall be investigated as the Supreme Leader may direct."

The above regulations are contained in the constitution, and should be carefully studied and faithfully adhered to by both officers and members. In view of these, no member can honestly draw Sick Benefits while he is able to follow his avocation. He must be laid aside and be under the doctor's care, and duly certified documents must show the case to be one coming legally and morally within the provisions of the law.

The fear often arises that for want of sufficient care, or from some misunderstanding of the rules regulating this department, money may be paid that should not be so used, and any case of put up claim, not within the law, may constitute a fraud with serious consequences to the member or to the Order.

It must be understood that the Sick Benefit provision is not made to supply the place of the wages of a man laid aside from labor, but to furnish appropriate and efficient medical treatment and nursing to members in sickness. Such an arrangement, if properly carried out, should assist materially in keeping the death-rate lower than it is in those societies where the comforts of medical treatment and nursing are not provided for. The Sick Benefits may, therefore, contribute to a lower death-rate if wisely and honestly worked. If not so worked, much damage may accrue, and all are interested in working it well.

Too much importance cannot be attached to the work of a committee in reporting only such cases as come within the intention of the law. A few rheumatic twinges or even a cold, so long as it does not lay aside the person from business, cannot fairly be called cases coming within the provisions of the constitution, and a member with a true sense of justice to the whole Order, and a due measure of conscientiousness, will be clear in his own mind before making application, and careful in filling out the blanks upon which the application is made. The assessments for this department should not exceed three or at most four per year, and if they do, there may be some grounds for mistrusting the fairness of administering the Fund.

THE WORK AND WORKERS

There are wide, untrodden fields for our workers in both ends of this Dominion. Eastern Ontario, the Lower Provinces, Manitoba and the far west must soon be visited by our organizing forces. Our growth depends largely upon the increase of new Circles in these places named. One of the most difficult things, we find, is to obtain thoroughly efficient organizers. Many may be found who can make a little stir in a new community for a few days, and get men talking about the Order and kindred societies, but to persuade men that we are not after compliments but members, is not so easy a matter. To get a man to say "I will go to the doctor's office for examination and will pay down my fee," and to get that man to stand in his place on the evening for organization is not so easy a thing to accomplish. Many talk of insurance as a good and necessary thing, and believe the beneficiary societies the most reasonable and common-sense method for ordinary insurance, but to get them to submit to the stethoscope, the measuring line, the physician's ear, and the thousand and one personal questions of the medical examiner is quite another thing.

The worker who can take the candidate all the way to legal membership is after all the only practical man. If we could get two or three of these, well versed in the arguments of our Order, and thoroughly posted in the fallacies of the insurance agents and the short cut to demolish them, there is plenty of work and good pay for them; but for the man who is better at drawing his pay than in drawing candidates to the covenants and conditions of a legal certificate there is no business at all. For good men there is always work, for the n.g. kind there is plenty of room outside.

Bro P. M. Pattison, one of the most successful beneficiary society organizers has the management for our Order, and he will no doubt be glad to get some good men.

Adventurers and conceited poltroons need not apply.