

To the Editor of the LEADER.

I have read with no little degree of interest the several contributions made by Bro. Bowker respecting life-paying Societies, and your remarks thereon, and I trust that I may be permitted to say that your correspondent has not yet placed before your readers a comprehensive statement of what these Societies promise and how they propose to accomplish their object, nor of those very important features which give to this class a substantial fraternal character, placing them, at least from a humanitarian standpoint, upon an equal footing with their older but not more substantial associates, the death paying Societies, who for so many years have rendered incalculable aid not only to the widows and orphans, but to the general community at large, by furnishing benefits at cost. May I also take exception to your article in the June issue, written, no doubt, with an indifferent knowledge of the fundamental principles upon which life payments can be made, but with the commendable intention of a pursuit for knowledge that would make fair criticism possible. It is not, however, fair to assume that the management would be tempted by hopes of gain to encourage withdrawals, or to discourage their less persistent associates. Your writer could not have given that particular subject the thought it deserves before giving publicity to his views. I submit that a government of the members by the members through the popular representation from Lodges to that of the Supreme or governing body is calculated to speedily provide a sovereign remedy for such officers as might wish to travel in by ways or by improper paths, if any there be. It seems to me that the pecuniary gain to one individual member through the profit arising from the failure of another would be so trifling that each would prove true to his obligation by encouraging his brother to persist to the end. I take issue with you, *First*, as to the necessity of lapses, as I think they are quite unnecessary, and *Second*, as to the method by which we may successfully pay substantial benefits to our living members, which by your language may be thought to be questionable.

Let me first state, in general terms, what it is that Orders of the character of the Iron Hall, Sexennial League, Tont, the World and others, promise:

A weekly benefit in the event of sickness of say \$15 per week.

A Total Disability benefit of say \$50 in the event of his becoming totally disabled.

A Death Benefit of \$100, increasing each year after the first.

And a final payment to the member of \$1,000 at the end of seven years. Providing also that any sums paid on the other Benefits shall be charged against the Certificate, together with interest at 6%, and the total deducted from the \$1,000 payable at the end of the seven years.

Now the proposition is to furnish this fraternal assistance, for no one can deny that any one or all of the several benefits above enumerated are substantial, and if contributed by brethren banded together, of a fraternal character, at cost, the plan being to levy an assessment of \$2.50 each at least once a month, or oftener, if claims require.

In this, as in many other cases, history repeats itself. When the fraternal death paying Societies were founded, the general public said, "It can't be done." So in these days, although it has been done for some years, there are people who say it can't be done. Then taking on an inquiring mind they say, "how can it be done?" and a little later on there mind changes again, and they wish to join. It will, I think, be very generally admitted that any honestly managed Society which can supply these benefits at a nominal cost, will be a public blessing. Our wants in life are to be cared for as well as those of our wives and children when we are no more. Possibly if through temporary frugality we are enabled to get that start in life which \$1,000 would give us, we may be enabled to leave not only an inheritance for our children, but be permitted to enjoy through our lives that degree of comfort which the possession of a small portion of worldly wealth gives. Many men and women lack simply the nucleus of a start to enter into a prosperous and useful business career. I need not dilate on this subject, I think each of our readers will admit that the possession by him of \$1,000 honestly acquired through frugality will not be

calculated, at least in his own opinion, to prejudice his chances of a useful and prosperous life, nor to deprive his loved ones of comforts which they now enjoy.

May I then take up the more important subject of "how can it be done?" and to answer by saying, by each member paying the amount of his assessment when called for. When one assessment is exhausted another will be made, and thus funds will come to meet all needs.

No sane man at the present time denies the ability of Fraternal Societies to furnish \$1,000 to members at death, at a yearly cost of from \$8.00 to \$10.00, and I think it is very generally admitted that except in case of extraordinary epidemic such Societies will live for ever. Now the average number of years which a body of men may be expected to live will not exceed 35 years, and in those 35 years each can only pay in say to the Home Circle, \$350.00. You no doubt believe in and rely on your ability to pay him this \$1,000 for a less sum if he should die earlier, and have faith that the \$1,000 can be easily paid by his associates when his 35 years are ended. If this is so, your Home Circle must pay off all your present members in 35 years, and give each \$1,000.00, and in that time they can only contribute \$350.00 each. If we collect \$350 in ten years can we not pay our members \$1,000 at that time. As a matter of fact the amount contributed by one individual, or one hundred individuals, has little or no connection with the ability of their one thousand associates to contribute to them, and therefore I am inclined to believe the amount of \$1,000 can be paid for a sum materially less than that state! Your Order has paid to Beneficiaries above \$175,000, and the amount contributed by these 93 deceased members is say less than \$3,000. Shall we take an older illustration, the A.O.U.W. has, in its 21 years jurisdiction, furnished \$2,000 for an average cost of less than \$200, while in old Line Life Companies tables are abundant showing that the contributions of the recipients are invariably less than \$300 for each \$1,000 paid out. We know that they build mansions fair, and that the officers are remunerated with a lavish hand, and may safely say that they find it a profitable business, and that the balance to make up to the \$1,000, namely, \$700, is not contributed by the shareholders, but is paid by the other Policy holders. Let us, if we can without going into realms of improbability, see where this contribution of other Policy holders applies in these Companies, and in Death Paying Societies, quite as well in a Society promising to pay us \$1,000 in seven years. We cannot presume that such Orders will cease to grow any more than we can take the stand that the Home Circle will cease to get in new members, for the need exists for each.

The Seven years Societies, in order to provide for the last man, must put by a portion of each assessment in a Reserve Fund, and this also acts as a financial lever to equalize payments as the years roll on. The unfortunate individuals who cease paying cannot be said to have been without substantial privileges and benefits, for in those branches in which members are secured, as well as in the fraternal benefits accruing from Lodge membership they have theirs in the same degree as belongs to all other members.

Yours obediently,

SUTUM

PARLIAMENTARY RULES

We have received from Major N. S. Boynton, Port Huron, Mich., a copy of his new book on Parliamentary Rules from Cushing's Manual, compiled and arranged for the use of Fraternal Societies. The book is systematically and concisely arranged, so that a question of perplexity or doubt may be determined at a glance, and many of the rules are so simple and brief that they may be memorized without much effort.

A very commendable feature attached to the work is "Robeson's Instantaneous Answers of Cushing's Parliamentary Essentials." The book is neatly bound in a flexible cover, and is sold for the nominal sum of 25 cents, by the BEE HIVE CO., Port Huron, Mich.

BRO. ISAAC DEVINS, Financial Secretary, No. 134, Kleinburg, allied at the Supreme Secretary's office in June.