

THE BOY WHO MINDS HIS MOTHER.

Boys, just listen for a moment to a word I have to say,
Manhoods gates are just before you, drawing nearer every day.
Bear in mind while you are passing o'er the intervening span
That the boy who minds his mother seldom makes a wicked man.

There are many slips and failures in the world we're living in;
Those who start with prospects fairest oft are overcome by sin;
But I'm certain that you will notice, if the facts you closely scan,
That the boy who minds his mother seldom makes a wicked man.

Then be guided by her counsel, it will never lead astray,
Rest assured she has your welfare in her thoughts by night and day;
Don't forget that she has loved you since the day your life began,
Ah, the boy who minds his mother seldom makes a wicked man.

—Selected.

"A CENTRAL INSURANCE FUND."

BROTHER EDITOR,—The interesting paper on this question by Bro. A. H. Blackeby, in your issue of the 28th November, is a most timely one, and one which contains many valuable suggestions. It is useless to deny that such of our members as have given the question of lodge finances careful consideration see "danger ahead" for many of our lodges if not for their own.

It does not require much examination to discover that the Independent Order of Oddfellows, in undertaking to provide (1) medical attendance for its members, (2) relief in case of illness on a liberal scale, (3) a respectable sum for funeral expenses on the death of a brother, and (4) benefits for the widow and children of deceased members, over and above the necessary expenses of running a lodge out of a comparatively small annual payment of dues, has undertaken a most serious responsibility. Has any other society undertaken to do as much with so small a revenue? If so with what success?

This is a responsibility which must be promptly met or the standing of the Order will be endangered. It is one which can only be met by the greatest care and economy in the management of each lodge's finances. "Eternal vigilance is the price of freedom" from embarrassment and failure.

Is it not the case that the large amounts which some lodges have accumulated is in part due to the fact that many of their members who were well to do or in comfortable circumstances have for the purpose of accumulating a reserve fund declined to accept from their lodges, in case of illness, the moneys to which they were entitled, and, in part, to the fact that these lodges were fortunate for a long time in having but few deaths or cases of long-continued illness?

As a lodge advances in age there is of necessity a constantly and ever increasing liability to illness and disability of its members. Are we making provision for this? If not, is there not "danger ahead"?

The valuable tables which our most efficient Grand Secretary, "may his name live long," has prepared upon these subjects are well worth careful study. During this winter every lodge should "go into committee of the whole thereon" two or three times before the dust flies. "Suggestions in this direction will be in order." Right you are Bro. Blackeby, Brother Vale, of the Ontario Government Insurance Department, has given the question of benevolent societies a great amount of careful study. He has a complete library of the literature of these societies. He loves the work, lies awake nights thinking about it in fact. Can you not induce him to give us some idea of what the experience of other societies has been in the matter of promising to do much for their members and their families upon a small annual revenue. The writer must admit that while satisfied that something must be done in this matter he has not been able to propound a scheme that is satisfactory to himself.

The brotherhood needs just now the best advice of our most level-headed and brainy men. If I am not mistaken Past Grand Sire Campbell published in *The Popular Science Monthly* a very clever article bearing on the question to some extent, some ten or fifteen years ago. Perhaps he will favor us with his views. If he does so, they will receive, I am sure, the most careful consideration.

J. E. FAREWELL.

CONCERNING A CENTRAL FUND.

BRO. EDITOR,—In your issue of November 28th last, I notice a timely letter from our Bro. A. H. Blackeby, re "A Central Benefit Fund."

It has long appeared evident to me that the one weak spot in the beneficial branch of our Order lies in the fact that there is not that unity of resources which there should be to meet the ever-recurring excessive drains upon the individual lodge. True, we have lodges, as Bro. Blackeby says, which, by careful management, and perhaps after all by fortunate circumstances, are well able to stand alone; but we know that this is not the case with many of our lodges. I have in my mind a lodge in a railway town in this district which found itself with so many brothers disabled that they had to repudiate their obligations, and throw up their charter and start afresh. Was that Oddfellowship? With tens of thousands

of dollars in more fortunate lodges, that poor lodge had to go to the wall, and thus a blot came upon the whole Order. But how are we to educate the brethren in this great matter? What plan can we propose to meet the needs of our Order in this direction? How can we best provide a fund to meet drains on the individual lodge, and still leave with the local lodge the funds which they may have so carefully husbanded? It seems to me it can be done without altering the funds now held by the local lodges, without even changing the rate of dues, nor yet the benefits of any lodge up to a certain point. What we want is a guarantee fund, that after a certain time, say six months, if a brother is still on the sick or disabled list he shall be transferred to the central fund, receiving therefrom just such sum as may be agreed upon, and being in all cases a like amount per week. I am not so much concerned about the funeral benefits and the amount paid to the relatives at the death of a brother; that is a matter which each lodge can deal with as at present, for if they find they have promised too much, they can change their by-laws. But not so in sick benefits; they must go on, and should be so secure that every brother when he joins the Order would know that he had the whole Order at his back should his sickness or disability prove to be long-standing. I am aware of a case in a neighboring district where a brother became insane, and was sent to an insane asylum, thus leaving the poor wife and small family without the bread-winner. The lodge to which the brother belonged, fearing no doubt that the case might be a long one, refused the appeal of the poor woman for benefits, on the ground that drink caused the insanity. I was at the trial, and I felt, and all having a heart must have felt, as the evidence came out that insult was being added to injury in this case. No doubt had there been such a fund as I am proposing, no such case would have come up for the public to form their opinion of Oddfellowship from. But how often such like cases happen, lodges shirking their duty for fear that their resources will not carry them out. Now, I don't know what amount per capita would be required to build up such a central fund; but we should have in our records with the Grand Secretary enough information to base a fair calculation as to what the needs would be. The change, it appears to me, could be made as simple as the capita tax now is for the support of the Grand Lodge, and the payments out of the fund just as simple as the payments of sick benefits are now made out of the subordinate lodge. I trust some action will be taken in this matter, and that out of Bro. Blackeby's letter much good to the Order may result.

JOHN HILLHOUSE, P.G.

CLIFFORD, Dec. 10th, 1894.