

body must pay up handsomely when those who get these benefits cease to contribute to the funds and begin to draw out their annual allowances.

According to our latest information there are 88,024 members and \$1,640,604.38 of surplus funds without any recognized liability, for all funds are called surplus funds. That is, there is an average of \$18.64 per capita of the membership, or, in all, sufficient to pay old age benefits for ten years to 1,640. Old age benefits have already begun to be paid, and if the members retain their faith and persevere in their allegiance to the society the number of those entitled to receive them must increase very rapidly within a few years.

We have already pointed out that our man, whom we started at age 49, has been not only not contributing anything towards paying the benefits he is to receive, but has been paying entirely insufficient to cover his fair share of the current cost of insurance to members of his own age. Who, then, is providing for the payment of the old age benefits?

This question of old age benefits is, however, aside