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ARE WE FRATERNAL?

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It is the flippant assertion of those who would injure the progress of great brotherhoods like ours that "there is no fraternity about them, and that the name of fraternity is only used in order that certain local and State laws which are applied to business corporations may be evaded."

And so constantly and persistently are the charges rung upon this assertion, and so perseveringly and maliciously made, that like the quack nostrums and so-called remedies of the day, from constant advertising, even quite a number of decent sensible people involuntarily absorb the idea and begin to believe in it.

It is one thing to make an assertion, and another to prove it, and I deem it really necessary often to refer to even the most absurd accusations, for the reason that there is a class of people who, seeing even an absurdity pass unchallenged, take for granted that there is no refutation of it.

What is the difference between a fraternal organization like the Knights of Honor, which promises to pay a benefit of \$2,000 at the death of a member, and a regular insurance company which issues a policy to a customer for the same amount?

One is a "fraternal" and the other a "business" institution. Where does the "fraternity" come in?

First, in a pecuniary sense, the officers and members of the Order acting as canvassers, agents, and officers without compensation, or salary, save to the member and his family the increased amount of money which corporations must necessarily charge to pay gentlemen to attend to this business.

I was never more impressed with this idea than, when a few days ago, I was sitting in the dining-room of the American House, at Boston, Mass. At the table was Supreme Dictator Savage and Supreme Master Wilson of the A. O. U. W. These two brethren are the head officials of two Orders with membership aggregating 380,000 men, carrying beneficiary certificates amounting to \$760,000,000. Had they been at the head of insurance companies carrying half this amount, \$100,000 annually for salaries would not have been thought extravagant, nor would it be; and yet what salaries do Bros. Savage and Wilson receive? None! A trifling appropriation is annually made to cover travelling, clerical, and actual expense, but nothing more!

Where is the "business" profit to them in their service? There is none.

What motive or principle actuates these talented and eminent gentlemen to give their time and talent?

There is but one true and honest answer, *Fraternity*; the desire to benefit their fellow-men, to protect and provide for the future widows and orphans of our republic!

Nor was this all, during the session of the Supreme Lodge there was gathered together one hundred men, each of whom had given years of his life to the advancement of the Order's mission—picked men from every State and territory in the Union, men whose talent, ability, and energy were recognized by their jurisdictions, otherwise they would not have been there as supreme representatives.

How much money has been paid to these men as salaries and compensation for the hundreds of year's labor they have given?

Not a single Dollar!

Where then the cause of all this labor? Clear and distinct, as the sound of the great bell of Moscow breaking the silence of midnight, comes the answer, and the only answer:

"Fraternity!"

Go down into the thousands of subordinate lodges; see the tens of thousands of officers and members at work serving on committees, visiting the sick, the widow, the orphan, burying the dead, procuring the beneficiary moneys for the loved ones of the departed brother free of expense, without reward, pecuniarily, or the hope thereof; contributing often of their own means to keep a sick or unfortunate brother in good standing; helping and aiding the stranger brother in their midst; sending tangible comfort and assistance to the home where misfortune or disease has caused the regular income of the bread-winner to cease, and the weekly revenue of the laborers to be withdrawn. Do business organizations do these things?

What cause implies and makes these ministrations a loving duty to the Orders?

Again that sacred word must be uttered—*Fraternity*.

"Business" organizations are enterprises in which men invest their capital for the purposes of profit, and receive interest or dividends *themselves* from their investments; in which pecuniary profit and monetary reward is expected and intended to be received by the parties or investors organizing and belonging to the company or association. These, in themselves, and from a "business" standpoint, are perfectly allowable and entirely legitimate, but are not applicable to the Knights of Honor and kindred legitimate Orders.

For the reason that being "fraternal" they are *not intended for profit to those who originated or belong to them*: no interest, dividend, or other pecuniary payment can be made to the members thereof; the only monetary feature is the payment at the death of a member to the dear ones of his household. Therefore said member, during his life, pays his money, and gives his labor, not from a business standpoint, in order that he may be personally benefitted, but from a grand, fraternal position, in order that when his life work is done, his widow and orphans shall be cared for and protected.

A business corporation must collect money for four purposes, viz.:

1. Actual death loss.
2. Expenses.
3. Dividends.
4. Reserve Fund.

A fraternal order levies assessments only for one purpose—actual death loss.

There are general expenses for maintaining the order, the same as are paid by Masons, Odd Fellows, etc., but these come out of a general fund raised by the dues willingly paid by the members for their subordinate lodge privileges, which are no higher than in the orders having no beneficiary certificates.

Have I made plain the difference between a fraternal and a business association? I trust so, and that your readers will join with me in answering the question with which I head this article, by saying:

WE ARE FRATERNAL!—*K. of H. Reporter.*

The Committee arranging for general attendance of members of the Order at Divine Worship, have appointed the third Thursday in September as the day to be observed. The place of meeting will be advertised in one or more of the City papers as soon as arrangements are made. It is hoped that every member of the Order in the City will be able to be in attendance and to bring their families with them.

THE man who keeps still when he hasn't anything to say is a public benefactor.—*Somerville Journal.*