

NO BENEFICIARY ASSESSMENT IN JULY

Home Circle Leader

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DESIGNATE BENEFICIARIES

It has been decided by some of the courts of the United States that a "widow is not a legal heir," if there are any surviving children. This is said to be the case in Iowa and also in New York State. We are led to believe, however, that this is not the case in Canada. The law made the widow the heir to one-third of the property of her deceased husband, and we think it has recently been changed so as to make her claim one-half.

It seems difficult to account for the law of the United States on this point unless it is the result of the peculiar laxity of the laws governing the marital relation and the facility with which divorces can be obtained. No doubt some provision must be made, where the possibility of putting away a wife for non-congeniality or some similarly trifling offence prevails, to guard against the possibility of setting up any subsequent claims, or the much married man might find himself having to provide for the maintenance of several claimants upon his estate.

While in Canada there is no fear of any such predicament, there is, at the same time, great importance attaching to a properly designated beneficiary in the case of all forms of insurance. We have frequently found difficulty arising from cases where the benefit is made payable "to whom my will directs," and the trouble has arisen when it is discovered that no will can be found.

It may not be as well understood as it should be that in such a case it is impossible to establish a legal claim, and the true beneficiaries may lose all the provision that it was thought had been made for them. It is a very easy matter to give the full name of the beneficiaries in the paper of application; and if in the course of events it should be necessary to change the name it can be done by payment of a small fee to cover the expense, and thus all can be kept safe and sure.

If those members whose certificates are doubtful in the matter above referred to would look into the case and have them changed in time it might save a great deal of trouble and confusion, if not serious loss, in the future.

LIFE BENEFITS

We find a very strong and growing feeling in favor of a Life Benefit provision, and since writing our article in the June number of the LEADER, have given the matter a great deal of practical thought. Two things lay in our way formerly, the tontine aspect, holding as we supposed a chief place in the calculation; and the thought that a simultaneous claim for the \$1,000 might be a possibility at the end of the term. The latter fear is disposed of at once by the experience of our Home Circle and other similar Societies. In fact the law of averages sets this difficulty aside, by the assurance that only a certain proportion of those starting will in the very nature of things continue to the end. This arising from the natural fickleness of men and from the changes which necessarily arise in their circumstances cannot, in ordinary cases, be avoided. The fear from tontines encouraging a corner to increase the lapses, we find upon further consideration to be comparatively, if not wholly groundless, inasmuch as the object can be of so little consequence to the survivors as to make it wholly unimportant, and therefore we are prepared as honestly to yield this point as we were a month ago to refer to it as it first appeared.

The LEADER has nothing to conceal in its consideration of all these questions, and will be found to be sufficiently conservative to be careful; and having enough of venture to fearlessly look all new plans squarely in the face, will be set for the defence of old ones that have been proven sound and practical. We cannot see therefore that the Life Benefit can do anything but encourage our Home

Circle members and all others by the offer of a new form of Benefit at cost. It is true the cost must be something more than the Death Benefit now provided, and can therefore be taken only by those who can afford it. The first or death benefit seems to us not a matter of choice, as every man should feel bound to make some provision for those whom his death may leave in a destitute condition. It is not optional but one of the necessary provisions of life, made so by all the considerations of home and citizenship; for no man can think lightly of the possibility of leaving his wife and loved children to the cold charity of the world or to suffer the pains of poverty. We therefore consider it as necessary that the head of a family should carry some such provision as that he should provide them with bread, clothing and the shelter of a home; and no man should think of taking upon himself the obligations of a family unless he is willing to provide for them in case his removal from them should make them dependent.

That such a provision should be followed by a Life Benefit in case the financial condition of the person will admit of it is after all a wise conclusion. As we have said, it will cost more than the former, but it will in some cases force the practice of economy and frugality in the family, and the management of personal habits in keeping with a wise and faithful outlook for the rainy day. If wise and honest men undertake the management, and especially those who are under the brotherhood obligations assumed by the members of the Canadian Home Circle, there will be no danger, and so far as we can see must be a great benefit to many who want to save a little for old age and don't know how to do it. If, now, we have a correct conception of the case, no one need look to this as a means of getting great riches or, as people say, of making a good haul, but a wise and safe process for gathering, little at a time, a few dollars at the end of the septennial term.

The fact that a Canadian society of this character to be called the Septennial Benevolent Society is being formed in Toronto, with a view of organizing lodges throughout the Dominion, is worthy of consideration. The names of those prominent in Home Circle work will add confidence in the new venture and afford Canadians an opportunity to patronize a domestic institution instead of one that may have its head office and officers among those of whom we do not know so much, and are not so come-at-able as our own citizens and fellow countrymen.

OFFICIAL CIRCULAR

The following Circular has been issued by the Supreme Secretary:

SUPREME SECRETARY'S OFFICE
44 CHURCH STREET

TORONTO, JUNE 14th, 1890

To all Subordinate Circles:

BRETHREN—Herein I enclose the Semi-Annual Pass-Word for the six months ending Dec. 31st, 1890.

Also the Semi-Annual Statement for the six months ending June 30th. This report should be forwarded not later than July 15th. (Please see Law 7, page 42, Constitution.)

A per capita Tax, as fixed at the last session of the Supreme Circle, of 60 cents on each Beneficiary and 15 cents on each Sick Benefit member, in good standing June 30th, is due at this Office not later than July 15th, 1890.

Fraternally yours in C., H. and U.,

A. J. PATTISON, *Supreme Secretary*

Bro. E. J. Clipshaw, Treas. Gravenhurst Circle, No. 124, called at the Supreme Secretary's Office during the month.