

Why do you include the dues in cost of insurance, when the Beneficiary Fund only is used to pay death losses?

Because we prefer to show what it actually costs each member per year, and call all payments "cost of Insurance."

If your estimated cost per \$1,000 insurance is on Beneficiary payments only, what would be the average cost to your members since organization of the Order?

Seven dollars and 12½ cents per \$1,000.

What amount is paid to Beneficiaries at the death of a member?

The amount paid to the Beneficiaries at the death of a member is, in each case, TWO THOUSAND DOLLARS.

The assessments are ONE DOLLAR each and are levied on the eighth day of the month, when necessary, and must be paid on or before the 28th day of the month. In this manner every member knows on the first of the month how much he is required to pay during the month, and has ample time to make the payment before the last day of grace, and as *the date of expiration is always the same*, he can always protect himself from suspension.

What does it cost to become a member?

It costs ten dollars as follows:—

Deposit with Application Card, \$3; J. W. Degree, \$3; Workman Degree, \$4, and Lodge Dues at 25c per month, quarterly in advance.