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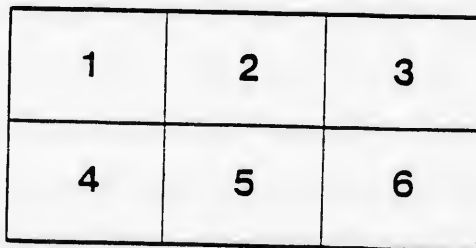
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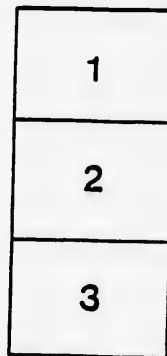
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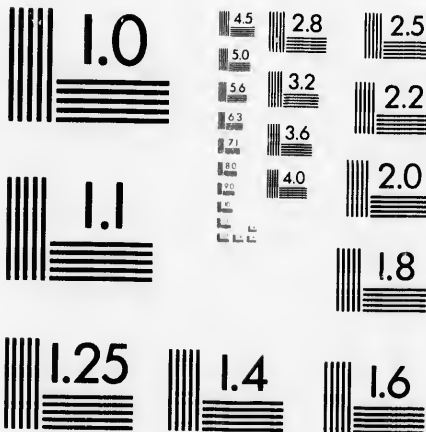
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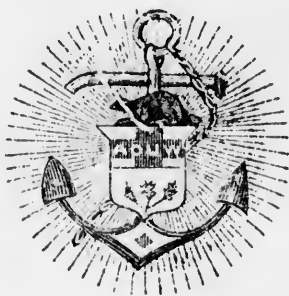


WITH THE COMP. MENTS OF

INFORMATION
—FOR—
CANDIDATES

SEEKING ADMISSION INTO THE

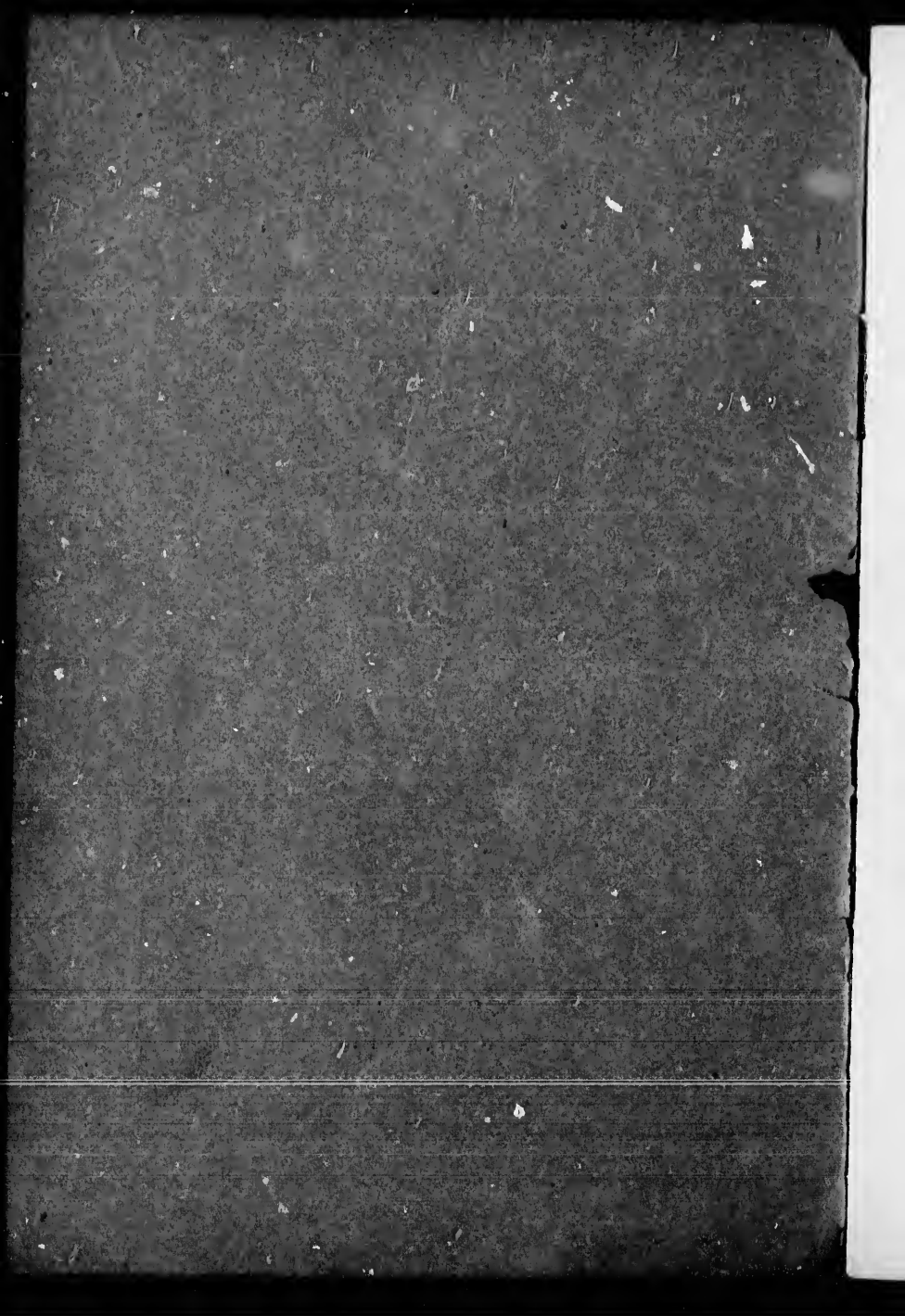
A. O. U. W.



TORONTO :
CANADIAN A. O. U. W. OVERSEER PRINT.

1888.

FEDERATION LODGE, No. 244, MONTREAL.



OBJECTS AND AIMS

OF THE

.. A. O. U. W. ..

WITH COMPLIMENTS OF MEMBERS OF

FEDERATION LODGE, NO. 244, A.O.U.W.

CITY OF MONTREAL.

AUGUST



1888.

MEETINGS AT 13 VICTORIA ST

2ND AND 4TH THURSDAYS OF EACH MONTH

CHARTER MEMBERS

—OF—

Federation Lodge, No. 244, A. O. U. M.

INSTITUTED, AUGUST 27TH, 1885.

THOMAS BELL	P. M. W.
W. D. McLAREN, JR.	M. W.
W. L. LEE	F.
JOHN PORTEOUS	O.
J. W. KIRK	Recorder.
G. LEFEBVRE	Financier.
JOHN LARMONTH	Receiver.
W. H. HOPE	Guide.
B. L. NOWELL	I. W.
A. B. Barry	O. W.

FEDERATION LODGE, No. 244.

OFFICERS FOR 1888.

E. W. Beuthner	<i>M. W.</i>
John Porteous	<i>I. P. M. W.</i>
Henry Harvey	<i>Foreman.</i>
John Hardy	<i>Overseer.</i>
Jas. E. McRobie	<i>Recorder.</i>
Wm. Bowden	<i>Financier.</i>
E. L. Bond	<i>Receiver.</i>
Curt. A. Beuthner	<i>Guide.</i>
John B. Graham	<i>I. W.</i>
Thos. Highmore	<i>O. W.</i>

PAST MASTERS.

Thos. Bell. W. D. McLaren, Jr.
G. Lefebvre.

All communications addressed to P. O. Box 605, will receive prompt attention.

THE ANCIENT ORDER
—OF—
UNITED WORKMEN.

A BRIEF STATEMENT OF ITS OBJECTS, PLANS, PURPOSES
AND PROGRESS.

AN ORGANIZATION COMPOSED OF MEN OF ALL PROFESSIONS
AND PURPOSES.

THE ANCIENT ORDER OF UNITED WORKMEN is a purely benevolent and business organization, numbering now over *Two Hundred Thousand members*, embracing all classes from the humble laborer to the wealthy merchant, banker, and men of the learned professions; men of every religion and nationality.

It is now twenty years since a few earnest-hearted, thoughtful, hard toiling men, after long and patient consideration, adopted a plan by which a comparatively liberal sum of money might be secured to the family of a deceased member. Little did they anticipate the magnificent results of their action—glorious when you now behold the Order in the pride of its strong, vigorous success.

The A. O. U. W. is one of the proudest Orders of the day. It is the pioneer society and parent of all existing institutions of similar character, it being the first one to guarantee the payment of a fixed sum, at the death of a member, to the person or persons he had designated while living.

The foremost aims and purposes of this Order are to strive to improve the moral, intellectual, and social

condition of its members; to encourage useful industry; to promote fraternity and philanthropy; to render mutual assistance to each other and to guard each member's family from suffering by want, when the time comes for him, as it must come for all, to pass from this life to another.

The payment of the sum of

TWO THOUSAND DOLLARS

is guaranteed by a carefully devised, well guarded, economical and beneficial system, to each member's family, or such person or persons as he may designate, payable at the death of a member.

The A. O. U. W. is as safe and much cheaper than any insurance company, and is so well and peculiarly constructed that it cannot fail, and so carefully and well managed that every member can know and thoroughly understand all about its workings.

It offers every man, however humble his station in life, an opportunity to provide for those dependent upon him against the losses and accidents to which all are liable; all things are uncertain in this world, except death. Man's best laid plans often miscarry. Families are daily bereft of support by the untimely end of the husband and father, that brings with it suffering and privation. How, then, is the poor man, or the man of moderate means, whose income is only sufficient to meet his daily wants, to provide in view of his decease for his family against the needs that his strong arm had provided in life? The answer is, that in the Ancient Order of United Workmen is found the relief that is better than any investment that can be made elsewhere. There is no man so poor that he cannot avail himself of its benefits.

The small admission fee, the light assessments, and

the long time between, adapt this order to the wants of the masses.

The method of mutual assurance is simplified in this Order by a system of Lodges where the members assemble at regular intervals. These Lodges are governed by regularly elected officers; the financial affairs are under proper restraint, and a system of admirable checks prevents the possibility of fraud or betrayal of trusts.

It is essentially a modern institution, its name to the contrary notwithstanding.

It is adapted to modern life and habits; its creed is predicated upon an enlightened and liberal public sentiment; its purposes and principles find a spontaneous approval among prudent people, and its teachings are in keeping with the highest grade of morality. The noblest instincts of man's nature are found to be in perfect harmony with the whole structure of the Order, compelling respect and admiration from the best men in communities where its aims and objects are perfectly understood. Many of those who are conscientiously opposed to secret organizations have failed to discover anything objectionable in the rites and ceremonies of the Order, and accordingly large numbers have joined it, and given cheerful hearts and willing hands to this noble cause. The Order is necessarily secret in character. The constitution and proceedings are published to the world, and the only secrets are those which protect the Order from imposters, and which enables its members to recognize each other amidst the busy walks of life. The fact that it is thoroughly democratic in all its parts, and humane in all its purposes, has made it so universally popular. The Order gives a positive

guarantee of *Two Thousand Dollars* to the heirs and assigns of a deceased member, which sum will be paid within thirty days from date of proof of death. No DEDUCTION of an exorbitant attorney fee, and no tedious litigation upon some obscure provision in the policy, which is liable to cause a forfeiture of insurance. To the payment of this Beneficiary the Brotherhood are individually and collectively bound. It officiates at the bedside of a sick brother and pledges itself to the mutual encouragement and assistance of a brother and his family in every earthly misfortune.

While its general plan of operations is in accordance with business principles, in theory and practice it has a distinctive social character, and unites the members in one common bond of sympathy and fraternal allegiance, permitting no interference with either politics or religion.

The membership of this great organization is divided into Lodges, of which there are in the United States and Canada over 3,000.

These Lodges are working under the management of the Supreme and Grand Lodges. There are working under the Grand Lodge of Ontario nearly 300 subordinate Lodges, with a membership of over 14,000 souls. Every man of sound bodily health, under the age of fifty and over the age of twenty-one years can become a member.

As long as there remains Two Thousand Dollars in the Beneficiary Fund of the Grand Lodge, no assessment is made upon the membership.

The assessments call for but one dollar at a time, and are so distributed through the different months of the year as to render the payment thereof no hardship. Each member has a voice in conducting the

affairs of the brotherhood, and, poor or rich, all are on the same basis of equality.

The medical examinations are as rigid and complete as those of the most cautious insurance corporations, viz.: They are first made by the Local Medical Examiner of the Lodge, and then must be passed upon by the Grand Medical Examiner. The character and habits of each applicant must undergo a rigid examination, and the candidate himself must pass a secret ballot before he can be admitted.

In conclusion, we would say to those not now affiliated with this noble Order, ask yourselves this question: In case of your death, are those near and dear to you prepared to battle with the cold charities of the world?

And to those who may think they can leave their families above want, we say: Does it not often happen that the widow and children are swindled out of their all in settling up the estate? Remember, that the \$2,000 which we guarantee to a brother's family is paid over at once direct to the family.

Our motto is: "Charity, Hope and Protection."

We practice Charity towards the suffering, we live in Hope, and we extend the strong arms of Protection to the weak.

INFORMATION FOR ENQUIRERS.

When and where was this Order organized?

At Meadville, Pennsylvania, in 1868, and is now *twenty years old.*

What are the objects of the Order?

The objects and aims of the ANCIENT ORDER OF UNITED WORKMEN are :

- + 1. To unite all white male persons, that are over twenty-one and under fifty years of age, regardless of nationality, political preferences, or religious belief into a FRATERNAL BROTHERHOOD.
2. To give equal protection to each of its members; to improve their mental, moral and social condition, and to inspire them with a full appreciation of the realities and responsibilities of life.
3. To adopt such secret work and means of recognition as will enable them to labor together in unison and harmony.
4. To hold lectures, read essays, establish libraries, and encourage research in art, science and literature.
5. To create funds in aid of its members, during sickness, or other disability, and generally to care for the living and bury its dead.
6. To pledge its members to the payment of a stipulated sum of money to such beneficiaries, under its laws, rules and regulations as each member, while living, may designate to receive it.

What is the membership of the Order?

It is the oldest association of its kind in the world, having a membership of over Two Hundred Thousand distributed throughout the United States and Canada.

Who compose the membership?

Men of every nationality and religion, and of every calling of life.

What amount has been paid to beneficiaries since its organization.

More than twenty million dollars.

What has been the average cost to the members in Canada, per annum, to pay this vast sum of money?

Seventeen dollars and twenty-five cents.

Is Ontario a separate Beneficiary Jurisdiction?

Yes, with a membership of over 15,000

When was the Grand Lodge incorporated?

The Grand Lodge of Ontario was incorporated on the eleventh day of August, 1879, was set apart as a separate Beneficiary Jurisdiction on the 1st of June, 1880, and has paid to beneficiaries of deceased members, up to 1st January, 1888, \$930,734 47.

What has been the average cost per \$1,000 insurance per annum to the members?

$\$8.62\frac{1}{2}$ per \$1,000.

In this estimate do you include the annual dues?

Yes, three dollars per year.

For what purpose are the dues used?

For payment of Grand Lodge per capita tax, benevolence and the contingent expenses of the Lodge.

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.

Where can I obtain an application for membership?

Of any officer or member of the Order, or of the Medical Examiner.

Who are the Medical Examiners?

Dr. W. H. Drummond, 263 St. Antoine Street.

Dr. C. S. Stroud, 525 St. Lawrence Street.

Is there a limit to assessing a Brother, and if so, what is the amount?

Yes, till end of 1890 nineteen dollars is the amount for which a member of the A. O. U. W. can be assessed in this jurisdiction.

How many persons joined the order during 1887?

Thirty-four thousand two hundred and five.

What is the sum total paid to beneficiaries of the A. O. U. W. during 1887?

Three million four hundred and fifty-three thousand two hundred and eighty-seven dollars, or very nearly 10,000 dollars per day.

What has the average death-rate been in your jurisdiction?

The Grand Lodge report for 1887 shows it to have been 5.83.

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Years Old.

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If anything more is needed to convince a man he ought to join the A. O. U. W., the following table showing what it costs to secure a policy of Insurance for \$1000 in three of the old line companies, ought to determine him, if on economical grounds alone, to seek admission at once into the ranks of our Order, that is blessing humanity, and for the continued success of which the prayers of so many widows and fatherless are daily ascending to the the throne of Our Father in Heaven.

Years Old.	Canada Life.	N. Y. Life.	Confederation.	Years Old.	Canada Life.	N. Y. Life.	Confederation.
18	\$16 80	\$19 89	\$15 60	37	\$27 50	\$28 17	\$26 42
19	16 80	19 89	15 60	38	28 50	29 15	27 37
20	16 80	19 89	15 60	39	29 50	30 19	28 37
21	16 80	19 89	16 02	40	30 50	31 30	29 43
22	17 20	19 89	16 46	41	31 50	32 47	30 56
23	17 70	19 89	16 91	42	32 50	33 72	31 77
24	18 30	19 89	17 41	43	33 50	35 05	33 07
25	19 00	19 89	17 93	44	34 70	36 46	34 44
26	19 60	20 40	18 49	45	35 90	37 97	35 87
27	20 30	20 93	19 06	46	37 00	39 58	37 38
28	21 00	21 48	19 64	47	38 20	41 30	38 95
29	21 60	22 07	20 35	48	39 40	43 13	40 61
30	22 30	22 70	20 89	49	40 90	45 09	42 38
31	23 00	23 35	21 57	50	42 60	47 18	44 27
32	23 60	24 05	22 28	51	44 60	49 40	46 27
33	24 30	24 78	23 02	52	46 70	51 78	48 40
34	25 00	25 56	23 82	53	49 00	54 31	50 66
35	25 70	26 38	24 65	54	51 40	57 02	53 05
36	26 50	27 25	25 51				

BUSINESS DONE IN ONTARIO.

The following is a comparative statement of business done in this Jurisdiction :—

Year.	Lodges.	Increase.	Certificates issued during year.	Total Certificates at end of year.	Deaths.	Paid for Death Claims.	Cost per Member.
1877-9..	55	1 150
1880....	107	52	2,050	3,200	6	\$ 12,000	\$13
1881....	169	62	2,500	5,700	23	46,000	13
1882....	193	24	1,331	7,431	37	74 000	14
1883....	216	23	1 931	8,962	41	82 000	12
1884....	231	15	1,722	10,684	63	126,000	16
1885....	252	21	1,822	12,506	58	116 000	13
1886....	271	19	2,193	14 699	79	158,000	14
1887....	289	18	2,521	17,220	89	178,000	14

Total paid for Death Claims in Canada.....\$ 792,000
 Total Membership in good standing, 21st Dec. '87 14,003
 Total amount of Certificates in force.....\$28,006,000

AVERAGE AGE OF MEMBERS WHO HAVE DIED IN THE
 ENTIRE ORDER.

For the year 1881.....40 years.
 " 188241 "
 " 188340 "
 " 188441 "
 " 188543 "
 " 188643x "

Comparative statement of business done during the year 1887,
as per abstract, by Superintendent of Insurance, Ottawa:—

Name of Company.	New policies during the year.	Amount of said Policies.	Claims	Paid for Claims.	Received from Policy Holders	Amount of Policies in Force 31st Dec. 1887.
Manfr's Life Ass'n...	907	2,513,000	1	\$7,000	\$40,458	\$2,42,000
Tem. & Gen. "...	957	1,605,600	1	1,000	36,450	1,810,100
Federal Life Ass. Co.	1,011	4,039,000	11	30,000	137,073	7,847,537
Nth Amer'n "...	1,463	2,239,639	19	33,318	214,563	6,561,390
Confederation Life...	1,566	2,455,500	81	110,387	517,219	15,599,162
Sun (Life Branch)...	1,817	2,803,341	50	96,064	407,779	10,818,639
Canada Life Ass. Co.	1,931	4,177,789	205	450,808	1,277,676	41,519,513
Ont. Mutual Ass. Co.	1,945	2,412,100	56	63,306	2,301,661	10,935,000
A. O. U. W.	2,521	5,042,000	89	178,000	21,955	280,600

In submitting the foregoing for your perusal at this date, viz., end of July, 1888, we deem it quite appropriate to say a few words to you, reader, who may look through this pamphlet with a view of joining us, in order to protect those whom you intend to benefit when death overtakes you. While you cannot personally derive any pecuniary benefit from the A. O. U. W. except you join the other branch, viz., the Relief Society, which forms a part of the protection this Order affords you, and which you cannot become a member of unless you are a Master Workman in good standing, the same as you can join the Select Knights; let us assure you that this lodge entertains no application from anyone whom any of the members would shrink from coming in contact with outside the lodge room, no matter what walks of life the applicant may belong to. And thus Federation Lodge continues to enjoy the reputation which it has well-earned during the past three years.

Our Order interferes with no dogma, creed, or belief,

and therefore, everyone belonging to it surrenders no part of his personal freedom.

We invite you to give the matter which we have laid before you a fair and close consideration ; and should your good judgment require still more information do not hesitate to apply to any of our officers or members who will cheerfully attend to your wants, as our Order with its 250,000 policy holders, cannot cook up statements, reports, &c., but has fearlessly printed and distributed all facts and figures for the past twenty years. And because the man of moderate means awakes from his lethargy, thinks for himself, joins the A. O. U. W., and becomes a partner in a powerful concern where he can save and control his own money, the eyes of the soulless Insurance Companies are, with trembling fear, directed upon our Order, the steady increase of which cannot be checked even with the millions of dollars extorted from the unsuspecting policy holders by the wily and oily tongued Corporations who are after your dollars without the slightest interest in your family when in sickness or distress. In conclusion we would say, reader, think for yourself ! You possess the same faculty or reasoning power as your fellow-men, and if you are deeply sensible of your duty to yourself as well as to your loved ones, Federation Lodge, one of the many lodges in this jurisdiction will be pleased to receive your application, and if accepted your family is protected against the tender mercies of a cold world or being a burden to your relatives.

Federation Lodge, No. 244, A.O.U.W.

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