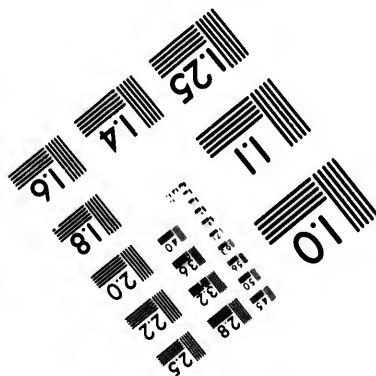
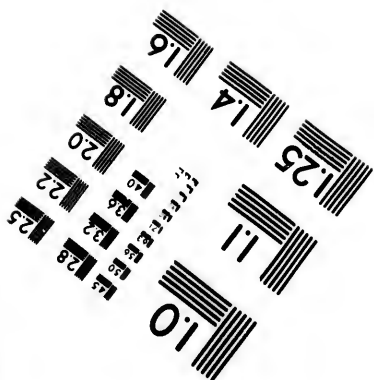
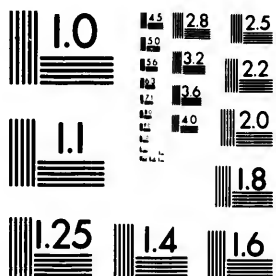


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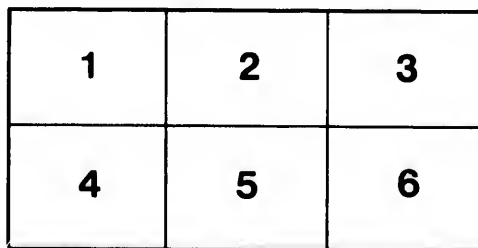
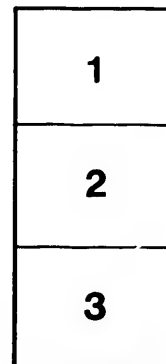
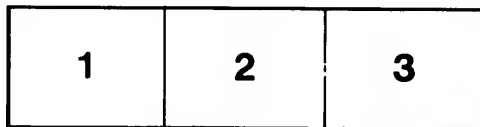
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THE MANCHESTER UNITY

OF

Oddfellows Friendly Benefit Society,

BEING

AN EXPLANATION OF THE PRINCIPLES, GOVERNMENT AND
SYSTEM OF WORKING ADOPTED BY THE GREAT
FRIENDLY SOCIETIES OR MUTUAL INSURANCE
CLUBS OF THE PROVIDENT ARTIZAN
CLASS OF ENGLAND.

PUBLISHED WITH A VIEW OF EXTENDING THE ORDER AMONG THE THINKING
PORTION OF THE WORKING CLASSES OF THIS COMMUNITY.

BY

JNO. ERVIN, JR.

CORRESPONDING SECRETARY, HALIFAX, NOVA SCOTIA DISTRICT.

Z. S. HALL,

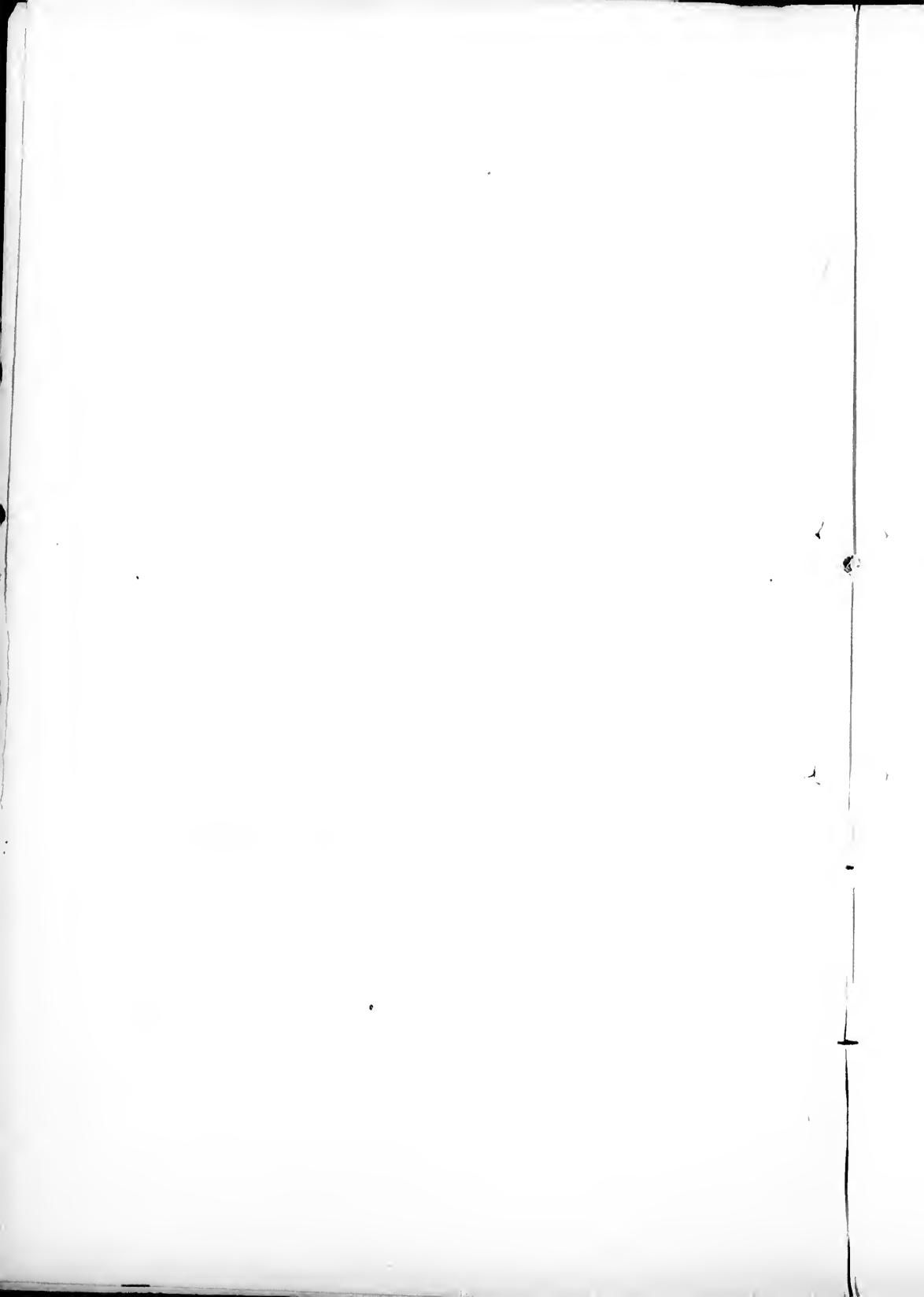
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TO THE
HONOURABLE SIR WILLIAM YOUNG, Knt.,
CHIEF JUSTICE OF THE SUPREME COURT
OF NOVA SCOTIA,
THE ENLIGHTENED AND LEARNED JUDGE,
TO WHOM THE CITIZENS OF HALIFAX ARE INDEBTED FOR
THE ONLY PUBLIC LIBRARY THEY POSSESS,
THIS EFFORT TO INTRODUCE THE GREAT PRINCIPLE OF
MUTUAL INSURANCE AND FRIENDLY BENEFIT CLUBS
AMONG THE
PROVIDENT MEMBERS OF THIS COMMUNITY,
IS MOST RESPECTFULLY INSCRIBED
BY
THE AUTHOR.



INTRODUCTION.

AS MANY of those into whose hands this little brochure may fall have no doubt often enquired "What is Oddfellowship?" in the same spirit as they have asked what is "Masonry," I deem it necessary to enter into a brief description of the second largest and certainly the richest society of the kind in the world, "The Manchester Unity of Oddfellows."

Many suppose it, like the honorable and ancient fraternity of free and accepted Masons, to have been founded in antiquity and reared in mystery. A greater mistake could not exist. The name is certainly ancient, and the order is said to have existed in past ages, coeval in fact with the Jewish and Roman periods, particularly with the former. But modern Oddfellowship lays no claim to respect on the score of antiquity. As for mystery, it is unknown to it; and the principles it professes are familiar as household words in every christian land,—Friendship, Love and Truth. In those three words consist all its mystery, and the practice of the principles they represent has been the grand secret of its success.

What then, may be asked, is Oddfellowship? I answer, it is simply a benefit society, originated some fifty years ago in a town of England by a few poor Artizans, desirous of obtaining for themselves relief in time of

need, in sickness and old age, from thence it has sprung with amazing rapidity until its branches or Lodges are established wherever the English tongue is spoken, possessing an accumulated capital of several million dollars. Though founded for the benefit, and consisting principally of workingmen, it numbers among its members many of the higher classes, who think it an honor to belong to it. Its roll of honorary members includes the names of several of the leading gentry of England. It is not long since a distinguished clergyman of the Church of England occupied the Grand Master's chair, and presided over the deliberations of the Board of Directors. It has performed what no other society of the kind has attempted, taken and published the experience of 1,006,272 years of life, of the sickness and mortality of its members ; the cost of preparing and publishing which amounted to \$17,500.00, and upon the information thus gained it has founded safe tables of rates of contributions, the adhering to which has preserved the solvency of the society, and contributed to its greatness.

There are at present about six thousand Lodges, numbering over half a million of members. In New Zealand there are over two thousand members. In Canada, including our own province, eleven Lodges have been established with a membership of between five and six hundred. As its name imports, it is a unity of the closest nature ; every Lodge, no matter how distant from the centre, acknowledging but one head, the Grand Master and Board of Directors, who meet quarterly in the city of Manchester for the transaction of business.

For the purposes of government, and the ensuring of its stability, the Society is divided into districts, and districts into Lodges. Lodges consist of an unlimited number of members presided over by three elective officers called the Noble Grand, Vice Grand and Secretary. Districts consist of an unlimited number of Lodges, governed by three officers who are elected annually, viz. : District Grand Master, Deputy Grand Master and Corresponding Secretary. The business of the district is conducted by the three last mentioned officers, and deputies from each Lodge, chosen from either past or present elective officers.

The object of a district is to unite the Lodges in each district for the purpose of spreading the payments or liabilities for funeral donations, and where provided for the sickness over a greater number, with a view to the better security of the members, and better government of the Lodges.

A general meeting of the society is held annually, commencing at 9 o'clock on Whit-Monday in each year, in some town of England which may have been decided upon by ballot at the previous annual meeting. This meeting, called the Annual Moveable Committee, may be considered as the parliament of the order, being composed of the Grand Master, Deputy Grand Master, and corresponding Secretary, and deputies appointed by districts according to the number of members. Each district has the privilege of sending one deputy. Every district having one thousand or more members, two deputies, and for every additional thousand members, or any part thereof, one deputy.

At this meeting, which generally sits for five or six days, or longer if business requires, are made, altered or rescinded the general laws or rules which govern the whole Unity. To it submitted the accounts of the past year, with a report from the Board of Directors, showing the position in which the society then stands and the progress it has made during the year.

The Grand Master and Deputy Grand Master are elected annually by this meeting, the Head Secretary of the order, called the Corresponding Secretary, is elected during pleasure. It will no doubt surprise some of my readers, to be informed that this officer, who is constantly employed, receives a salary nearly equal to the Honorable Treasurer of the Province of Nova Scotia. At each annual meeting nine deputies are elected as an executive government, called the Board of Directors. Their duty is to conduct the business of the society from one annual meeting to another. This Board meets quarterly, or oftener if required, at Manchester, England, and is presided over by the Grand Master, Deputy Grand Master, and the Corresponding Secretary. To the Directors are referred all appeals from the decisions of District Meetings, or District officers. They issue every quarter a report to each Lodge in the Unity, containing a list of expulsions for violations of law, notice of Lodges opened, suspended and seceded during the past quarter, and a statement shewing the income and expenditure of the society for the same period. Under their sanction is published a quarterly magazine, devoted to the interest of the order. In the April report of each year is pub-

lished a Balance Sheet of the general fund of the order, together with the returns from all the districts, shewing the number of members and amount of funds in each district. Every second year a directory of the whole order is published, shewing the name, number and locality of each Lodge, with the address of all Lodge and District Secretaries, and containing beside a vast amount of useful information regarding the order.

Provision is also made whereby if a Lodge closes from want of funds, secedes, breaks up, or divides its funds, and becomes expended; those members of a lodge in such case not being party to such secession or division of funds may place themselves on the funds of the order. They are then called unity members, and pay into the general fund of the order, the same amount of contributions they may have paid into the lodge to which they belonged, and in the event of sickness or death, secure the same benefits. By this means members who have joined never lose the benefit of the money they have paid, provided they abide by the rules of the society.

Having thus traced a brief outline of the working of the order, I now proceed to describe its

OBJECTS,

which, as stated in the general laws of the Society, are to raise a fund by entrance fees, subscriptions of the members, fines and donations, and by interest on capital, for insuring a sum of money to be paid on the death of a member, to the widow or children, or executors or administrators or assigns of such member, or for defraying the funeral expenses of a member, and also for insuring

a sum of money to be paid to a member on the death of his wife, for the relief of members in sickness and old age, for providing proper medicine and medical attendance for members, for granting assistance to the widows and children of deceased members, for providing members with assistance when travelling in search of employment, and for assisting members in distressed circumstances.

Observe that the word charity does not occur in any of the above objects. Charity in its common acceptation, as applied to the relief granted by societies, is unknown among us. No member receives relief as charity, it is what he has paid for, or rather, insured. It would be absurd to state that the merchant who receives an amount insured on the loss of his vessel or merchandize, received it as an act of charity, and in the same light may be regarded the relief granted to a member upon any of the above contingencies. By the payment of a few cents weekly he insures a certain benefit to himself and family in sickness and at death.

The order therefore cannot be regarded in any light as a charitable institution. Its true definition is "a mutual benefit Society," indeed, it is to render the working man independent of either public or private charity, in sickness or old age, that the Order is designed. To be independent of parochial or charitable relief is surely an object worthy the emulation of any man, and such I claim to be the sole and only object for which our society labors.

In this country the principle of mutual benefit insur-

ance societies, as they exist in England, is new and has not yet become engrafted on the public sentiment of the community, but I confidently trust the day is not far distant when every provident workingman who desires to be independent of the vicissitudes which a long and protracted illness often entails upon himself and family, will be a member of some benefit or friendly club or society, established upon and governed by the principles I have attempted to explain.

This however leads me to another and very important branch of my subject, viz:—

THE BENEFITS WHICH A WORKING MAN DERIVES FROM
BEING A MEMBER OF THE MANCHESTER UNITY
OF ODDFELLOWS FRIENDLY SOCIETY.

I speak not now of the amount of sick gifts or funeral donations, as that is left to the decision of the majority of the members in each district, and may be from \$2.00 up to \$5.00 per week, and from fifty to four hundred dollars at death. I shall deal with that subject more closely when I explain the method of securing benefits as practised in our society. My present purpose is to point out to the honest and thinking portion of the working classes of this community, the great advantages they may secure by forming themselves into benefit clubs or societies, founded upon the same principle as the Manchester Unity, and I cannot better do so, than by comparing the position of a member of a benefit society with that of a non-member. Should a member of the Manchester unity fall sick, or be unable to follow his usual employment from an accident, or by any other means, not the result of careless-

ness or criminal conduct, he has in the first instance medical attendance and medicine supplied free. During the first year's sickness he receives a stated amount every week, and for any continued sickness after that period one half of the amount granted during the first twelve months. The medical attendance and medicine are continued during the whole term of sickness or disability, if required. Consider the case of a person, who by reason of sickness or accident, is deprived of the means of earning a livelihood. Few of the artizan class, even by the practice of the utmost economy, can do more than make both ends meet, even while earning fair or average wages. The prospect of a severe illness to such, with a young and helpless family, with nothing coming in, and everything, so to speak, going out, is truly appalling, and must infinitely increase the pangs of sickness. If medical attendance and medicine are required, they can only be procured by running in debt, as whatever little savings may have been laid by, must now be consumed for necessary food and nourishment. Thus the future earnings of the mechanic, if he recovers, are mortgaged to pay off debts contracted during a few months' sickness.

But how infinitely greater is the suffering consequent upon a long and protracted illness, or perhaps a total disability to earn a livelihood. For such a one, private charity, or worse still, the public almshouse, is the only prospect. But why dilate ; it must be obvious that the position of a member of a Benefit Club is far preferable to that of a non-member. The aid he receives is unaccompanied by the degrading sense of dependence upon

charity; thus while he receives help, his self respect is not lessened, and his independence remains intact, secured by the knowledge that for every dollar he receives from his society, it was his prudence and forethought in uniting with others for the common good of all that insured it to him, and not the charity of his fellow-man.

I think I have fully demonstrated the great utility in a member of the working population uniting himself with a friendly or benefit society. It remains for me now to describe the

PRINCIPLE UPON WHICH THEY ARE CONDUCTED AND
BY WHICH THEIR USEFULNESS AND SOL-
VENCY ARE PRESERVED.

It was many years after the formation of friendly societies among the provident poor of the mother country, that the principle of a graduated payment according to age at joining became recognized as the only safe method upon which to conduct them. In the absence of a knowledge of the science of vital statistics, an equal contribution from each member was exacted. The universal experience of these societies was one unvarying round of failure and premature decay. Lodges and clubs which at first were in the most flourishing condition, became insolvent and were compelled to close from want of funds, and members who had joined at an early age discovered that after having paid into the funds for a number of years, their hard earned savings were annihilated by the claims of members who had joined at a more advanced age and contributed less than them-

selves. Mistrust and doubt of the efficacy of such societies to secure the purpose for which they were formed, followed in the path of failure. Though the object for which they were designed was one of the noblest that mankind can labor, to achieve, the principle upon which they were conducted was inefficient to secure that object. To the Manchester Unity of Oddfellows belongs the honor of having first introduced into practice the graduated system of payment which has made these friendly societies considered among the great Institutions for the amelioration of the distress of mankind, to which the humanity of the nineteenth century has given birth.

But to return, many of the societies at present existing in Halifax, with which a great portion of our working population have connected themselves, and in which they have the most experience, have professed to grant a weekly benefit of three dollars per week in sickness. This sum has been seldom or ever demanded or bestowed, except in cases of extreme distress, and then it comes in the form of charity, the recipient considering himself indebted for the favor, and not as if he were receiving a just claim. In the great majority of cases, however, the funds have been unable to meet the demands of even the few claims arising from sickness, and this has occurred in societies with larger membership, and which have existed for a great many years. Take for instance the Sons of Temperance, some of the Divisions have been in existence over twenty years, with an average membership of one hundred. In the absence of any published report of the state of their funds, I am unable to say in what position

they stand after twenty years' experience of sickness and mortality claims arising among their members, yet from my own knowledge of them a few years ago, I would venture to assert that few, if any of the Divisions have over fifty pounds in hand. Some, I have recently been informed, have suspended payment of benefits owing to want of funds. This is certainly a poor prospect for the member who joins with the legitimate object of insuring benefit for himself in sickness, and something for his family at his death.

The mortality of three members at the rate of the funeral donation paid by the Halifax District Branch of the Manchester Unity would annihilate a fund of fifty pounds completely. It must be acknowledged, that so far as securing benefits in sickness is concerned, the experience of the Sons of Temperance is fallacious and deceptive. Their failure in this respect has arisen from the same cause which proved so ruinous in the earlier period of the history of friendly societies of the mother country. It is not my object to deride the noble cause for which the Temperance Societies are laboring, or to assert that so far as that cause is concerned, they have not effected a large amount of good, because I believe that their influence upon the community has had and still has a beneficial effect. I only speak of them as benefit societies; in this respect the experience of the Halifax Branch of the Manchester Unity of Oddfellows, excels any of the numerous organizations in this city which have professed to pay benefit to their sick and disabled members, and I challenge comparison with the

following facts and figures. Established in April 18, with an average membership of about 40; until the end of last October a large increase took place, no less than fifty new members having been added to the list since that period; the Halifax District has paid the sum of \$500,00 in sick and funeral benefits and for medical attendance and medicine, beside the amount expended for management purpose. Notwithstanding this large outlay the accumulation of the sick fund enabled the district not only to meet every claim, but also to deposit from time to time in the Savings Bank the overplus remaining after paying expenses, and on the first of April last the Secretary's balance sheet for the previous quarter, shewed the handsome sum of ten hundred and twenty five dollars and fifty cents to the credit of the sick fund in the Savings Bank, and sixty-six dollars in the hands of the Treasurer.

It will be asked, how has such a result been realized? I answer, by the operation of the system which governs every flourishing branch of our wide and fast spreading unity. The system of a graduated payment, according to age at joining, adopted from tables founded upon the experience of a number of years' sickness and mortality claims of their members, has proved a safe and efficient method of conducting benefit societies. The credit of its establishment remains with the Manchester Unity of Oddfellows, which may justly be called the pioneer of those great financial reforms in the conducting of Friendly societies, which have rendered them not only an honor to the working man, but a blessing to the age.

In elucidating this very important principle of the management of friendly societies ; I shall not clog the subject with many figures, using only a few absolutely necessary to illustrate it. In 1850, and again in 1860, the Board of management, as I before intimated, from returns furnished them by the different Lodges in the Unity, published the experience of 1,006,272 years of life, of the sickness and mortality of its members. The cost of preparing and publishing this immense mass of information, and of calculating the elaborate tables by which the financial condition of the order has been strengthened and preserved, amounted to the large sum of seventeen thousand five hundred dollars.

A writer in the *Quarterly Review* of the year 1864, in treating of friendly societies, thus speaks of these tables. He says :—

“An elaborate series of tables has accordingly been prepared, and published for their information by Mr. Ratcliffe, the corresponding Secretary, at an expense of £3,500 stg. In the preface to the last edition, it is stated that ‘this sum has not been abstracted from the funds set apart for relief during sickness, for assurance at death, or for providing for necessitous widows and orphans, but from the management funds of the lodges—funds, which, being generally raised by direct levy on the members, are not therefore readily expended without careful consideration on the part of those most interested in the character and welfare of their cherished institution.’”

The tables referred to are five in number, each five containing different scales of rates of payment, according to age, and are calculated to suit any class of individuals. By these tables a benefit may be insured from \$2.00 to

\$5.00 per week, for the first twelve months' sickness, and from \$1.00 to \$2.50 for any sickness after a continuance of twelve months. The funeral donations insured are from \$30 to \$60 at the death of a member, and from \$15.00 to \$30.00 at the death of a member's wife.

Lodges are compelled to adopt some one of these scales.

The following is the scale of Contributions and Benefits adopted by the Halifax District.

Age at Admission.	Per month	Age at Admission.	Initiation Fee.	In sickness.		On the death of a	
				Member.	Member's wife.		
18 to 19	\$0 44	18 } to } 24 }	\$1.25	First 52 weeks \$3.00 per week.	\$60.00	\$30.00	
20 21 22 23 24 25 26 27 28	46 48 50 52 54 56 58 60 62½	to } 24 }	\$1.87½				
29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 45	64 66 68 70 72 77 79 81 83 87½ 90 94	to } 30 }	\$2.50	For benefits in sickness at the end of six calendar months after the whole initiation fee is paid. And to receive funeral money at the expiration of twelve calendar months after the whole initiation fee is paid.			
		to } 32 }	\$3.75				
		to } 45 }	\$5.00				

By paying a higher rate of contribution, a member may insure for any amount up to \$500.00 at death.

By this scale a member entering at the age of 40, will pay as much as the member who enters at the age of 20, supposing them to live to the age of sixty, and allowing for the interest upon the accumulated amount paid by each, and the difference in the initiation fee.

"The experience of the Manchester Unity, shows that the average sickness from the ages of 20 to 40, is considerably below one week per member per annum. The contribution to this branch of the insurance, in some of the districts of the Manchester Unity, is about double the amount of the value of the liability for the period. About one-half is therefore placed at interest, to meet the increasing demands incident to a more advanced period of life.

From forty to sixty years of age, the average sickness, according to the Manchester Unity experience, is about two weeks per member per year. Therefore the average of individuals entering at 40 receive nearly *three times* as much sick allowance, during the twenty years after initiation, as those introduced at twenty; and besides they have an extra chance of living beyond the age of sixty, when the claims upon the sick fund become enormously increased." *

A member joining at the age of 20, when he reaches the age of 40, supposing him to live to that age, will have paid during that period the sum of \$117.50. Allowing one week per annum as the average amount of sick pay drawn by him, the following will be the result:

Amount paid in including initiation fee	\$117.50
Twenty weeks sick pay at \$3 per week	60.00
	<hr/>
	57.50
Add interest derivable from amount paid in	2.50
	<hr/>
	60.00

* Hardwick's Manual.

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 are from
 \$15.00
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any amount up to \$500.00 at death.

And we have the amount payable in the event of the member's death. Should he live, this sum remains at interest to meet the accruing liabilities of the next 20 years, which are double that of the first forty.

Mr. Hardwick, the editor of the Oddfellow's Magazine, a gentleman whose writings have been of infinite benefit to the cause of friendly societies, and working-men's provident institutions, in his Manual for members of friendly societies, illustrates this principle more clearly than I can hope to do. He says:—

“The Expectation of Life Tables furnishes the period over which the contributions may be anticipated to extend. The total in-payments, with interest, must be equivalent to the ascertained liability. Its after division into yearly, monthly, or fortnightly payments is merely a question of common arithmetic.

“It is perfectly true that the duration of no one individual member's life may accord with this calculation. It is this very *individual uncertainty* that creates the necessity for friendly societies and insurance companies. No man can foresee at the time of his initiation what will be the amount of *his* claims upon the fund. It may be more or less than the anticipated probability. But this matters not to the society, for if correct *average rates* have been once ascertained, and the whole of the necessary conditions attended to, the fluctuations on the favourable side of the question will balance those of an opposite character.

“There is the fullest and most complete justice in all this. There is no pauperism or even charity in it. Independence in its truest sense is preserved and maintained by the reception of benefits, whatever amount may unfortunately be required, when procured under these conditions. If a society could foresee that a person applying

for initiation would eventually prove, in technical phraseology, a "bad life," he would, of course, be refused admission. On the other hand, if the party proposing were competent to predict with certainty that his life would prove a long and healthy one, it would evidently become his interest to decline entering into any society of the kind, but he would, instead, periodically invest the amount of his proposed subscription in the Savings Bank, or some other good and profitable security. But, as it is *impossible* to foresee these things, prudence and forethought dictate a union of interests, so that under the worst of circumstances, or under the best, a certain provision for the future may be confidently relied upon.

"The insurance principle, based upon a knowledge of average liability, may, perhaps, be more clearly comprehended by some of the members when further contrasted with that upon which another provident institution is founded. I allude to the Savings Bank. Here each individual depends entirely upon his own exertions, and the amount he may be enabled to deposit will depend materially upon his comparative freedom from sickness or otherwise. He may be fortunate, and save a considerable sum in a few years, which, in addition to the interest, is exclusively his own property; or he may be unfortunate, and during the most critical period of his life, his provident store may fail him. Here there is no joint risk. On the contrary, in a friendly society or insurance Club, the money deposited is the property of the society, the body corporate undertaking to provide certain pecuniary aid to each member in proportion to the duration of his affliction, and without reference to the amount individually contributed."

Having thus illustrated the principle upon which a friendly society can alone hope to obtain the object for

which it is organized, I now propose to review the result which the Manchester Unity of Oddfellows friendly society has achieved. For this information I am indebted to the valuable work of Mr. Hardwick, already quoted. At page 22 of his manual for friendly societies, referring to the Manchester Unity of Oddfellows, he says :—

“The progress of the secret affiliated bodies was extremely rapid after the Friendly Society principle had become fully engrafted upon their original constitutions. In 1836, according to Mr. Burn, there were not 40,000 members in the entire Manchester Unity, and these were located principally in Manchester and its immediate neighbourhood.

“It appears from the report of the sub-committee, presented to the annual meeting held at Glasgow, that the Unity included, in 1838, 1,200 lodges, comprising 90,000 members. From this it would appear the society had more than doubled its numbers in two years. Four years later, in 1842, according to the “memorial for the opinion of council,” the Order consisted of upwards of 3,500 lodges, enumerating in the aggregate 220,000 members.

“The amount of contributions paid by the members of the Manchester Unity, in 1844, was £245,847 13s. 8d. and the initiation fees paid by new members amounted to £49,389 9s. 1d.; the expenditure for sickness was £107,440 8s. 11d.; for funerals and widows and orphans, £62,742 11s. 6d.; for travelling relief to members in search of employment, and other incidental expenses (including surgeons’ fees, benevolent gifts, &c.), £71,420 16s. 4d. The number of weeks’ sickness experienced by the entire Unity in the year, amounted to 224,817, or six days seventeen hours per member.

"In 1845 the Unity comprised about 4,000 lodges, distributed over various parts of Great Britain, the colonies, and the United States of America. The number of members good on the books, or entitled to benefits, was very near 256,000.

"From this period the number of members began to decline. The Annual Committee held at Newcastle-upon-Tyne, in 1844, had ordered returns to be sent in from all lodges in the Unity, with the view to the compilation of proper tables of payments and benefits from the results of the past experience of the society itself. The committee had been impelled towards this course by the startling fact that between one and two hundred lodges had been compelled to close for want of funds in one year! Several members ignorantly imagining that the directory wished to get possession of the funds of the various separate lodges, or that they purposed covertly "to sell the information to Government," became alarmed, and prevailed upon their branches to refuse compliance with the resolutions of the governing body, though that body had been elected upon the broadest democratic principle. The malcontents were consequently suspended from their connection with the Order until they furnished the requisite information.

"In the following year (1845) the Annual Committee, which met at Glasgow, passed some resolutions, which enforced upon lodges certain financial improvements. The "conservative" party rebelled, and a serious crisis resulted, which threatened, for a considerable time, the very existence of the Manchester Unity. The opposing factions struggled with desperate energy for a lengthened period, and much personality and some irrelevant matter became mixed up with the affair. It ended in what is termed the "National Split," or the formation of a separate society, with the title of the "National Independent Order of Oddfellows." The great bulk of the Manchester Unity, however, adhered to the law and the executive.

“The Corresponding Secretary at the time states, in a published document, the number of members in February 1845, to have been 248,526, and estimates the number suspended in consequence of these differences to have been 15,840, the great bulk of whom belonged to the Manchester and Salford districts. From the 1st of February to the 31st of August, in the same year, 16,292 new members joined the Unity, leaving the total number 248,978. In the same document it is stated, but I know not on what precise authority, that the gross amount of funds belonging to the various branches of the Order was £684,869. The auditors’ report, however, presented to the Annual Committee at Glasgow, states that the number of members had increased to 264,869, of which 255,979 were good upon the books on the first of January in the same year. From this period until 1853, it slightly but gradually decreased. The general stagnation in trade which followed the period of the National secession materially thinned the ranks of the Order. In 1850 the members good on the books amounted to 224,878. The returns since show the total number, and not those alone who are entitled to benefits. In January, 1851, the Unity numbered 229,049; and in January, 1852, 225,194; being a decrease during the twelve months of 3,855. On January 1st, 1853, the number was 224,441, again exhibiting a decrease of 753. In this year the Annual Committee, assembled at Preston, passed resolutions compelling each lodge in the Unity to adopt a graduated rate of contribution, according to age, on entrance.”

Such was the progress of the Unity up to the year 1853. At that period the system of graduated payment according to age, had not been adopted by all the Lodges in the Unity. Since its adoption by all the Lodges, in the short period of fifteen years, the membership has doubled, and the funds have increased to an enormous

extent, as will be seen by the report of the Grand Master to the Annual Moveable Committee held in May, 1869. He says :

“The Grand Master congratulated the A.M.C. that nothing had occurred to disturb the peace and harmony of the Order during his period of office, and also upon its steady yet marked progress. On the 1st January, 1868, there were 417,422 members in the Order, and during the year 24,484 were admitted, making a total of 445,906. During the same period 11 lodges, with 224 members, had been closed ; five, with 239 members had seceded ; and six, with 821 members, had been suspended. The losses by death had also been 5,508, and by non-payment of contributions 10,019, making the total loss 20,811, and reducing the numerical strength to 425,095, but leaving a clear increase to the unity during the year, of 7,673. Although during 1868 an average number of members had not been added to the society, a large proportion of those admitted were young men—20,006 being under 25 years of age ; 5,215 under 30 ; 2,623 under 35, and only 965 above that age. To the representatives of the 5,508, members who had died, £50,851 14s. 6½d. was paid, and, in addition, £18, 215 4s. was paid on the death of 3,094 members’ wives, making a total in funeral donations of £69,066 19s.-6½d., to which might be added £545 10s. 1½d. paid to 15,899 persons travelling in search of employment. The returns of the accounts received and paid on account of sickness for the year ending 31st December, 1868, had not yet been completed, but during 1867 the contributions received amounted to £398,550 18s. 5d. to which £85,350 14s. 5d. for interest, and £15,768 2s. 6d. for initiation fees had to be added, making the total receipts for the year £499,669 15s. 4d. During the same period £251,385 17s. was paid in sick benefits,

£75,412 4s. 2d. for funeral benefits, making a total expenditure of £326,798 1s. 2d., and leaving a clear gain to the unity of £172,871 14s. 2d., and making its accumulated capital £2,626,864 7s. Assuming that the society had, in 1868, been as successful as in 1867—and there was no reason to doubt that it had not been—the reserve fund of the unity would be £2,799,736 1s. 2d. If further proof were required of the steady progress of the society, it was to be found in the fact that twelve lodges, consisting of 2,145 members, had during the past year had their assets and liabilities valued, and a surplus had been declared of £6,211 13s. 4d.”

In some of the Colonies Oddfellowship has made rapid progress. In Canada there are two districts consisting of nine Lodges, with a membership of about 400.

From the Oddfellow's Magazine published under the sanction of the Board of Directors, I extract the following notice of the celebration of anniversaries in Hamilton and Toronto :—

“ CANADA.—HAMILTON.—The anniversary supper of the Commercial Lodge was held in the lodge-room, King street, on January 22nd. The N.G., Mr. C. Bamfylde, occupied the chair. “ The Grand Master and Board of Directors ” was responded to in a neat speech by the D.G.M., Brother David Evans, and by the C.S., Brother Thomas Tindill, who said he had had the pleasure of sitting on many boards, and had always done everything in and out of the lodge-room that was calculated to benefit the order. Also, “Our order throughout the world” was given. In responding, Brother Evans said he had associated with Oddfellows in the mother country, and had been connected with the order twenty-four years in this country. He considered it one of the best societies to be found in the old or new world. At one time

nearly every man in the city was an Oddfellow ; but when prosperity raised them up into the world, they felt rather too high-strung to be any longer connected with the order. He did not consider Oddfellowship a benevolent institution altogether, but to a great extent a beneficial one, he hoped that worldly prosperity would not prevent members from sticking to the order."

"CANADA, TORONTO—ONTARIO.—The brethren of the City of Toronto and Ontario Lodge gave an entertainment to their families, friends, and acquaintances, on the 29th Jaunary. Upwards of 500 ladies and gentlemen were present. Amongst them was his worship, Samuel Bickerton Harman, Mayor of the city, brethren Daniel Evans, D.G.M., Thomas Tindal, C.S., and Bamfylde Hamilton, N.G., and many prominent members of the American Order of Oddfellows. The Masonic fraternity of this city having kindly placed their suit of rooms at the disposal of the committee of management, the brethren and visitors were pleasantly surprised on being ushered into the most elegant apartments in the Dominion.

They listened to addresses and songs in the midst of Masonic paraphernalia such as profane eyes rarely gaze upon. The room appropriated to the solemnites of the Royal Arch, afforded ample opportunities to the devotees of whist, whilst the votaries of the mazy dance threaded the spacious Masonic refreshment room, which had been gaily decorated for the occasion. The Oddfellows' Hall (formerly used by an encampment of Masonic High Knight Templars) was specially adorned and used as a refreshment room. P.M. Brother P. G. Clarke took the chair, introduced Brother N. Gordon Bigelow, LL.B., who delivered the opening lecture. He explained briefly the salient features of the order, touched upon its history in the province, the work that it has done in the past, and that which it will carry out in the future. He then referred to the extraordinary strength, resources,

and usefulness of the Manchester Unity in England, and of the Baltimore Unity in the United States.

The lecturer concluded by pointing out the great superiority of this institution over all other beneficial institutions, inasmuch as Oddfellows not only made better provisions for the relief of destitution and distress than the others, but also make such excellent provision for the moral and intellectual improvement of its members, that he who adheres to its principles and teachings, becomes a better and wiser man. Brother Ogle R. Bushanan, M.D., during the course of the evening delivered an excellent address, which was warmly received, on the social relations of the orders; the want it supplied in our social system, viewing its instrumentality as next after the Church, in promoting the social and political welfare of the community. The demonstration was, in every sense, a marked success."

In New Zealand there are over 2000 Oddfellows. The last returns from the Lodges in that colony are of the most encouraging description. In the January, 1865 number of the Oddfellows Magazine appears a very graphic account of a celebration which I cannot forbear from extracting,

TASMANIA.—The annual festival in connection with Oddfellowship, was held at the Harrington Street Assembly Room, Hobart Town, on the 29th August last. Shortly after 9 o'clock His Excellency the Governor arrived. He was received by a guard of honour of the 1st and 3rd Rifles. From the foot of the staircase a deputation headed by His Worship the Mayor, Colonel Chesney, Colonial Treasurer, Attorney-general, Major Wilson, Captain Kissock, Lieutenant Seddon, and all the principal officers of the Order, escorted the Governor to a chair upon a raised dais, covered with crimson cloth,

and surmounted with a magnificent canopy, upon which was placed a very pretty floral crown. The following poetical address (beautifully printed in gold upon blue satin) was presented by one of the Stewards to His Excellency, and copies distributed to the parties present :—

To His Excellency Colonel Thomas Gore Browne, C.B., Governor-in-Chief of Tasmania, Patron of the Order; His Worship the Mayor and Aldermen, and those who kindly patronise the Oddfellows' Annual Ball (M.U.) in aid of the Widow and Orphan Fund.

WELCOME friends and patrons—to-night assembled round,
 Where mirth combined with social joy is found,
 We crave your patience; pray, don't think us rude,
 If on your time a moment we intrude;
 For on this eve of revelry and glee,
 Let not our duty e'er forgotten be;
 The daily claims we owe to one and other,
 Is e'er through life to love and serve a brother.
 Our motto this, it binds both age and youth,
 These three great virtues—"Friendship, Love, and Truth."
 O! may true "Friendship" bind each brother's heart,
 May Holy Love its peacefulness impart,
 And may pure "Truth," united with the others,
 Cause God to bless and aid this band of brothers.
 But more than this, we other duties find;
 We cheer the Widow—lonesome, left behind;
 We also aid the helpless offspring left;
 And succour those of father kind bereft.
 Is this not then, a Holy task for all?
 A task in which may join both great and small,
 To cheer the widow—haste to soothe her grief,—
 And to the orphan child extend relief!
 'Tis for this purpose that we meet this eve,
 To aid a fund, and the distress'd relieve;
 To wipe from grief the piteous tear of woe,
 And soothe the pang of parting here below!

* * * * *

Strangers and friends, whilst joy and mirth abound,
 May Holy Love and Charity be found!
 Be gay, be merry, on our festive eve,
 And with your help assist us to achieve;
 Accept good friends, our grateful thanks to all,
 Who've rallied round on this our festive call.
 O! may no care or grief your life oppress;
 May you ne'er suffer want, or feel distress.
 But e'er we end, we yet a wish would give,
 For us who strive, and would as brothers live;

That we may ever act towards each other,
 As e'er becomes a friend, as e'er adorns a brother;
 Thus may we pass through this short busy life,
 A happy band, e'er free from care and strife;
 And when at length we've run our course of love,
 May each one find a happier home above.
 We trust you all this night may merry be,
 And pass at least one hour in mirthful glee;
 Be this the plan—to guide and rule each brother
 Live not for self alone, but for each other.

Dancing shortly after commenced by His Excellency leading Lady Dry to the head of the room, and opening the ball by dancing the 1st set of Quadrilles, Colonel Chisney and Mrs. Meredith being *vis a vis*. Among the guests present were Lady Dry, the Colonial Treasurer and Lady, Colonel Chesney, Attorney-general, Major Wilson, Captain Kissonock, Lieutenant Seddon, Lieutenant Hood, Lieutenant Maher, Lieutenant Palmer, Surgeons Stokell and Doughty, His Worship the Mayor and several Aldermen, the Speaker of the House of Assembly, C. Degraives, Esq., M. H. A., L. Roope, Esq., W. L. Dobson, Esq., M. H. A., T. J. Knight, Esq., M. H. A., J. Swan, Esq., M. H. A., J. H. Wedge, Esq., M.L.C., C. B. Allison, Esq., H. J. Demden, Esq., and the following officers of the Order, P. Prov. G. M. Seabrook, P. Prov. G.M. Prescott, P. Prov. G.M. Cooper, P.D. Prov. G.M. White, P.G.M. Martin, D. P.G.M., Dobbie, P.C. S. Bromfield, and many others.

I could fill a volume with extracts of celebrations of anniversaries held in different parts of the world. All of them honored by the presence of the leading gentry and aristocracy of the places in which they were held. I have chosen those few extracts for the purpose of shewing the respectability of the order, and the high esteem in which it is held, wherever it is known. Not long since an anniversary was held in one of the seaport

Such is the method of opening new Lodges, and I am not without hope that ere long many applications will be made to open Lodges in this Country. We have Temperance organizations, and Masons and Orange Lodge in different parts of the Province. There is still plenty of room for Oddfellows Lodges, and whatever may be the advantages, resulting from a connection with any of the above organizations, they cannot be compared to the advantages derived from a connection with a Lodge of Oddfellows.

OBJECTIONS ANSWERED.

It is obvious that a work of this kind would be incomplete without answering objections; either imaginary or real.

As yet, I have heard of only one objection raised against Oddfellowship, and that is of a religious nature and has arisen solely from ignorance of its objects and principles. The objection I refer to is on the score of secrecy and supposed mystery connected with the Initiation and its degrees.

At one time I must confess, during the earlier period of the "history of the Order, its pure principles were clogged with unmeaning ceremonies and forms. I am aware also that it has been the custom of writers who have written essays and histories of the Order, to claim for it a very ancient origin. One author asserts that the institution was founded in the time of Titus Ceasar, who is supposed to have been a great patron of the Order, and is said to have presented it with a golden dispensation, which bore the same emblems as those now in

use. It may possibly amuse the reader to give a description of the forms and ceremonies said to have been anciently used at the initiation of a member. A compiler of the history of Oddfellowship, thus describes the ancient mummery, if I may so call it.

“The candidate for membership was led into the Lodge-room carefully blindfolded; and, after passing the two guardians, he felt a peculiar and mysterious awe steal over his senses in consequence of the solemn and death-like silence that prevailed. He was suddenly ordered as a presumptuous mortal to stand, and his perverted sense of hearing became fearfully awakened by the rattling of huge iron chains and the unmeaning sounds produced by men’s voices. At this stage, he was sometimes tumbled in among brushwood, or soused over head into a large tub; and suddenly the bandage was removed, when he found a person with a sword presented to his breast demanding of the assembly if he should shew any mercy, and on their answering in the affirmative he was released and introduced to the death-scene, which was the emblems of mortality or a transparency representing the human skeleton: then he had to receive a charge from the Grand Officers, who, together with the entire assembly, were masked. The dresses of the Officers were in keeping with the ceremony, and special duties were assigned to each. Every part of the Lodge-room was usually laid out with symbols and emblems, that were afterward explained as he progressed in the mysteries of the Order. It was closed by each pledging the novice in a flowing glass, and the general routine closed proceedings.” This is said to be an imitation of the Eleusian Mysteries, used long before the Christian Era; and some such rites are now performed by the Druses of the Libanus, in the initiation of neophytes into the mysteries of their religion.

Nothing of the kind exists at the present time in the Order. The degrees, so called, are merely lectures, inculcating the duty of man toward his fellowman. No oath whatever is allowed to be administered. A simple obligation is all that is required from a candidate.

To protect the Society from imposture, a few simple signs are in use among the fraternity, the possession of which enables a member when travelling in search of employment or otherwise, to prove himself the *bona fide* holder of the certificate he bears from his Lodge. Were it not for these signs, and the passwords issued every quarter, a member's certificate might be purloined, and the purloiner use it in imposing upon the society.

In a great affiliated body like the Oddfellows', whose branches extend into every Country, some such arrangement is absolutely necessary to protect it from being imposed upon, and because it makes use of this arrangement, it can no more be called a secret society, than the Good Templars and other kindred organizations, who use like signs for like purposes.

As one proof that it is not a secret society of the objectionable class; I may mention that upon the trial of a case, any person whose testimony is required, whether a member or not, is allowed to be present at the meeting trying it.

In disposing of the only objection I know of, in existence against Oddfellowship, I must also conclude a subject which, I fear, I have but feebly illustrated. If however, I have succeeded in awakening in the mind of the reader, who has followed me thus far, an interest

in the cause I have advocated, my labor has not been in vain. It is a subject upon which both the philosopher and the moralist might well dilate. The question "what will be the effect of Friendly Societies upon the future of the working classes?" might well occupy their study. Had more space been at my command, than the few pages of this small pamphlet, I might have succeeded better in illustrating a subject of no small proportions. I might have shewn how beneficial has been the idea or principle contained in these Friendly Societies or Clubs; of the vast saving to the revenue of England, in poor rates and otherwise, they have been the means of effecting; how pauperism has decreased in England, as Friendly Societies have increased; but better still the vast regeneration in the habits, and mental tone of the working classes they are slowly, but surely, effecting, teaching them to prize and attain the virtues of self-help, and manly independence.

I might have shown how that Oddfellows Lodges, and Friendly or Benefit Clubs, have not only been the means of improving the social condition of the working man; have not only been his schools, but they have been the nurseries of intellects of no mean order. There have been men associated with the Oddfellows Society, whose ability in discussion and oratorical power, would vie with those who have the advantages of a wider sphere, and a more liberal education.

I might have gone on to prove that if Friendly Societies increase in the future as they have within the past few years, the time is not far distant when to call

the industrious and provident working classes poor, will be a misnomer; because the wealth accumulated by Friendly Societies will be enormous, and the fear of poverty among their members, in sickness and old age will be a thing of the past. If, in the short space of fifty years, the Oddfellows alone have accumulated a fund of thirteen million dollars, in which every member has a direct interest, what a vast fund will be accumulated fifty years hence; supposing the Order to progress in the same ratio as it has done in the past.

That it may increase and flourish in this country, is the sincere wish of the author, and the only object for which he has penned the foregoing pages.

“ Let others tread the thorny paths of fame,
 And earn, by strife or politics a name;
 Be ours the ways of pleasantness and peace,
 Be ours the task to bid distress to cease;
 To cheer the hours of poverty and pain,
 To hear no voice ask for our aid in vain,
 To take the anguish from the parting groan,
 To hush the widow's low despairing moan,
 To glad the orphan's young and guileless heart,
 And generous feelings cause in all to start.
 Though Odd our name—though wrapt in mystery's shroud—
 Our acts, our deeds shall speak for us aloud,
 By them alone we seek to stand or fall—
 We hold the hand of fellowship to all.
 Could but the world our secret actions see,
 Mankind one mighty brotherhood would be.”—J.B.R.

