

Mutual Benefit and Fraternal Aid.

A BRIEF STATEMENT.

ANCIENT ORDER

OF *Bancroft Library*

United Workmen.

IT IS A

FRATERNAL AND BENEFICIAL
ORGANIZATION,

AND COMPOSED OF MEN OF ALL USEFUL
PROFESSIONS AND OCCUPATIONS.

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OBJECTS OF THE ORDER.

Pretermittin^g all reference to nationality, political opinions, or denominational distinctions or preferences, but believing in the existence of a God, the Creator and Preserver of the Universe, and recognizing as a fundamental principle that usefulness to ourselves and others is a duty which should be the constant aim and care of all, the following are submitted as the aims and purposes of the "Ancient Order of United Workmen":

1. To embrace and give equal protection to all classes and kinds of labor, mental and physical; to strive earnestly to improve the moral, intellectual and social condition of its members; to endeavor, by wholesome precepts, fraternal admonitions and substantial aid, to inspire a due appreciation of the stern realities and responsibilities of life.

2. To create a fund for the benefit of its members during sickness or other disability, and in case of death to pay a stipulated sum to such person or persons as may be designated by each member, thus enabling him to guarantee his family against want.

3. The adoption of such secret work and means of recognition as will insure the protection of its members wherever the Order may exist.

4. To hold lectures, read essays, discuss new inventions and improvements, encourage research in art, science and literature, and, when practicable, maintain a library for the improvement of the members.

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ANCIENT ORDER OF UNITED WORKMEN

The Ancient Order of United Workmen is a general organization for the mutual benefit of its members and their families. It embraces in its membership men of every vocation, profession and occupation—employers and employees—workers of all classes, whether their labor be mental or physical. It has no connection with any religious sect, political party, or organization for affecting the prices of labor or commodities, but is designed to promote fraternity, mental and social improvement and mutual assistance.

BENEFICIARY FUND.

The most distinctive feature of the Order is what is designated as the Beneficiary Fund—a carefully devised, well guarded, economical and beneficial system, by means of which the sum of

TWO THOUSAND DOLLARS

Is secured to each member's family, or such person or persons as he may choose to designate. During the several years since the Order has been established, this sum has been promptly paid in full in each case of death, to the persons entitled to receive it, within a few weeks, and without any litigation or troublesome formalities. A careful examination of the working of the system will satisfy any intelligent person that such will continue to be the case.

HOW ASSESSMENTS ARE PAID.

Each person who becomes a member of the Order pays to the Financier of his Lodge one dollar for the

Beneficiary Fund. Every Lodge has on hand, at the beginning of the month, ready for a call, one dollar of Beneficiary Fund for each member. When a death occurs, if there is a sufficient amount of the Fund in the Supreme Lodge to meet the required payment of \$2,000, no call is made upon the Subordinate Lodges, but if there is not a sufficient surplus from the last assessment, then the Lodges are notified at the first of the month to forward their portion of the Fund on hand (\$1 for each member), and an assessment is made to replace the amount forwarded. By this means the Beneficiary Fund of the Lodge is again replenished, ready for a call at the first of the next month, if it should be made. Assessments are only made on the members at the first meeting night in each month, and a written and printed notice is sent to each member, bearing date of such meeting night. Twenty days' time is given from that date to meet the payment. Thus the payments are made at such intervals, and are called for in such manner, that they may be easily provided for and met without inconvenience even by persons of small income.

HOW MUCH DOES IT COST ?

In the first year in the working of the Supreme Lodge (1873-4) the number of assessments made upon the members of the Lodge directly under its jurisdiction was 20; second year, 14; third year, 15; fourth year, 15; fifth year (1877-8), 14; sixth year, 16; seventh year, 22; eighth year, 21. The average cost to each member, therefore, has been \$17.12½ per year, being

a little more than $4\frac{1}{2}$ cents per day as the cost of a completely-secured guarantee of \$2,000, to be paid on the death of the member. Can any man who is in circumstances to avail himself of this system be justifiable in neglecting to give to his family the security which it affords? Do not prudence and affection dictate that he should secure for them the protection thus offered? There is no Insurance Company that can offer rates as low as our plan presents. Thus the lowest rates for ordinary life policies for \$2,000.00 are at

25 years of age,	\$30.70	per annum;
30 " " "	35.10	" "
40 " " "	40.90	" "
45 " " "	59.40	" "
50 " " "	74.30	" "

These are the rates of a stock company whose policy-holders do not draw dividends. Mutual Company rates are from 10 to 25 per cent. higher. Thus it can be seen that the lowest rate quoted is more than sufficient to pay both our average yearly assessment and the dues of the Lodge, which latter provides such benefits in case of sickness as may be provided for in the By-laws. A number of States having over 2,000 members in each collect and disburse the Beneficiary Fund separately through their Grand Lodges, instead of through the Supreme Lodge. In these the cost per year has been in some cases less, and in others greater, than that given above, but the average has been about the same.

ADVANTAGES OF THE SYSTEM.

The A. O. U. W. beneficial system is simple, easily

understood, economical in its workings, and in all its details comes under the direct observation and care of the members, who meet weekly in their Lodges, where the business is transacted, and where they enjoy the advantages of social and fraternal intercourse, and of mental improvement. These Lodges are governed by officers regularly elected by the members; the financial affairs are under the proper guards and restrictions, and a careful system of checks prevents fraud or betrayal of trust.

PROTECTION AT NET COST.

All money paid on assessments for the Beneficiary Fund goes to the payment of death benefits, without reduction even for expenses, these being provided for out of a General Fund raised in each Lodge. This Fund is made up from initiation fees (ten dollars for each member), and monthly dues of one dollar per month. The advantage which each member derives from the social, fraternal and educational features of the Order, and the good which is accomplished by it in these respects, afford a more than ample return for the sum he pays into the General Fund, which meets all the expenses of the Order, leaving the entire Beneficiary Fund intact for the beneficent purpose for which it is intended. There are no commissions, fees or salaries to be paid out of it, but the entire amount paid in goes to the widows, orphans, or other heirs of deceased brethren. Thus the beneficiary system may be fairly said to be carried on absolutely without any working expenses, and at the same time to be more closely under the observation of those interested in it,

and more carefully guarded than any other method adopted for similar purposes.

REQUIREMENTS FOR ADMISSION.

A medical examination is required, under such rules as are generally adopted by life insurance companies. The character of the applicant must also be investigated and the Lodge pass upon his application by ballot. Persons between the ages of twenty-one and fifty only are admitted.

BENEFITS OF SICK OR DISABLED MEMBERS.

The payment of weekly sick benefits to sick members is a matter left to the control of each Subordinate Lodge. Some provide in their By-laws for such benefits; others do not. If sick benefits are to be paid, the initiation fees and dues are fixed at an amount sufficient to cover the expense—each Lodge having the power to fix the fees and dues at such sums (not below nine dollars for initiation, and twenty-five cents per month for dues), as may be determined upon.

GENERAL FEATURES OF THE ORDER.

The A. O. U. W. is a secret Order, having two degrees, with appropriate initiation ceremonies. These are simple but impressive. The teachings are calculated to strengthen the character and elevate the moral principle of the members.

The Order is composed of Subordinate Lodges, Grand Lodges, and a Supreme Lodge. Subordinate Lodges in States or Territories where no Grand Lodge has been established are under the immediate jurisdiction of, and report to, the Supreme Lodge until a Grand Lodge

is established. A Grand Lodge for Nevada was instituted on May 19th, 1881, with eleven Lodges represented.

When a Grand Lodge has over 2,000 members under its jurisdiction, it can be set apart as a separate Beneficiary District if desired. In this case the members are assessed only for the deaths which occur within such District or Jurisdiction, and the Grand Lodge collects the assessments and pays the death benefits under the laws and regulations adopted by the Supreme Lodge. The Grand Lodges of Pennsylvania, New York, Illinois, California, Iowa, Missouri, Minnesota, Tennessee, Indiana, Michigan, Wisconsin and Kansas have been thus set apart as to the Beneficiary Fund. In all other respects they remain integral parts of the Order.

The Order was founded by a few earnest, honest men, for fraternal and beneficent purposes. Its sphere of usefulness has been enlarged, and it has been faithfully conducted as its founders designed it to be—not to subserve the selfish interests of a few, but for the mutual benefit of all. Thoughtful and prudent men join it, because they can thus provide without present embarrassment for the contingencies arising from the uncertainties of life, and at the same time aid each other in mutual improvement and the elevation of humanity.

The Order (March 1st, 1881) has about 95,000 members in good standing—being an increase of 35,000 since March 1st, 1879.

For further information address the

Recorder of Storey Lodge, No. 3,

Virginia City, Nevada.