

**HISTORY AND
OPERATION OF
FRATERNAL INSURANCE**

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History and operation of fraternal insurance by Walter Basye

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WALTER BASYE

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OPERATION OF
FRATERNAL INSURANCE**



JOHN JORDON UPCHURCH
Founder of the Ancient Order of United Workmen.

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BY

WALTER BASYE

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CONTENTS

	PAGE
Frontispiece John Jordan Upchurch, Founder of the Ancient Order of United Workmen.	
Preface.	
Chapter I: The Fraternal System. The First Society.—Protection of Dependents.—Growth. —The System Today.—All Inclusive.—Operating Plans. —Other Features.—Influence in Social and Political Life.—A Permanent Future.	9
Chapter II: Origin of Organized Beneficence. Burial Societies of Ancient Times.—The Guilds of Western Europe.—English Friendly Societies.—Social and Secret Fraternities.—Life Insurance Companies.— American Benefit Societies.	22
Chapter III: Development of Operating Plans. Organization.—Ritualistic Form of Work.—The Certifi- cate.—Medical Examinations.—Collection of Assess- ments.—Payments to Beneficiaries.	41
Chapter IV: The Benefit Fund. The First Fund.—Relief Fund of the A. O. U. W.— Benefit Funds of Other Societies.—Measures for Safe- ty.—Statutory Requirements.	54
Chapter V: Co-operative Organizations of Socie- ties. National Fraternal Congress.—Associated Fraternities of America.—National Fraternal Congress of America. —Federated Fraternities.—American Fraternal Con- gress.—Canadian Fraternal Association.	69
Chapter VI: National Fraternal Congress Table of Mortality. Sources of Mortality Observations.—American Expe- rience Table.—A Mortality Table for Fraternal Socie- ties.—National Fraternal Congress Table of Mortality. —Testing the N. F. C. Table.—Level Rates.—Step Rates and Modifications.—Accumulation Table.	91

- Chapter VII: Statutory Legislation and State Supervision.
 National Supervision.—Early Legislation.—Uniform Bill.—“Force Bill.”—Mobile Bill.—New York Conference Bill.—Influence of the Fraternal System in Legislation. 108
- Chapter VIII: The New York Conference Bill.
 Text of the Fraternal Law of the Land. 133
- Chapter IX: Analysis of the New York Conference Law.
 Definitions.—Exemption.—Benefits.—Liens on Certificates.—Extended and Paid-Up Protection.—Beneficiaries.—Who May Become Members.—Benefit Certificate.—Adequate Reserve Fund.—Deferred Payment of Benefits.—Investments.—Safeguard for the Benefit Fund.—Method of Organizing a Society.—Powers Retained by Established Societies.—Mergers.—Licenses.—Admission of Foreign Societies.—Service of Process Upon Societies.—Meeting Place of Supreme Lodge.—Officers Not Personally Liable for Benefits.—Laws Cannot Be Waived. Benefits Not Attachable.—Filing of Amendments.—Annual Reports.—Valuation.—Valuation in the Mobile Bill.—Valuation in the New York Conference Bill.—Publicity for Valuation Reports.—Extra Collections to Meet Deficiency.—Liens to Meet Deficiency.—Provisions to Insure Future Security.—Section 23b.—Examination of Societies.—Liquidation.—Power Limited to Attorney General.—Examination of Foreign Societies.—No Adverse Publications.—Revocation of License.—Exemption of Certain Societies.—Exempt from Taxation.—Penalties. 156
- Chapter X: Factors in Successful Operation.
 Attaining Solvency.—Readjustment.—“New Blood” Theory.—Methods of Readjustment.—Importance of Classification.—Whole Life Protection at Level Rates.—Various Forms of Certificates.—Withdrawal Equities.—Whole Family Protection.—Women Fraternalists.—Sphere of the Actuary.—Reserved Right to Assess.—Representative Form of Government.—Future of the Fraternal System. 190

PREFACE

This volume has been written for the purpose of giving the fraternal insurance world a convenient statement of its principles and plan of operation. On several occasions the author has been asked if there was such a work in existence. It was needed in explaining the system to those who should have a better understanding of fraternal accomplishments and aims. Field men of the various societies often feel the need of greater information regarding the institution which enlists their support. Legislators who consider bills regulating fraternal benefit societies sometimes ask for a work presenting the essential features of operation. Judges of our courts of law who must render decisions in cases which involve fraternal insurance, although quite fully informed by opposing counsel of the immediate issues in such litigation, occasionally search the libraries for a volume that will explain the underlying features of the business. And the fraternalists who comprise the great army working for the system, gaining support from it, using it to protect their dependents, enjoying the opportunities it gives for fellowship and social life and who believe in its works, are patrons of literature on the subject. This work has been written to meet the requirements of all of these.

More pretentious books have been written on the technical phases of fraternal operation, and there have been published histories in more detail of portions of the system's period of accomplishment, but so far as the author knows there has been no volume published which con-

templates and treats the subject from both the historical and technical standpoints. This work views the several phases. It attempts to give a straightforward account of the founding, development, readjustment and present status of the fraternal system. It presents a simple explanation of the various phases of operation. As a history, it deals with causes and effects; as a treatise, with sound principles. Considerable attention is given to statutory legislation because the evolution of fraternal protection was coincident with the adoption of laws which fraternalists drafted and supported.

The fraternal system has been led by splendid men and women, some brilliant, some forceful, some picturesque and some far-sighted. The fact that they were engaged in a noble cause probably has influenced their lives for higher ideals. They have been militantly good. But while the fraternal system has been rich in strong personalities, the biographical data is scarce. This is due to the fact that many have been content to let their works speak to future generations. If the departed leaders had written memoirs the system would be richer today. Let us hope that the leaders of today will devote themselves to autobiographies and reminiscences of their times. Let us hope that some writer of the future will give a description of personalities. For these reasons and because the work herewith is intended only as an exposition of the working plans of the movement the seeker for biography will be disappointed. Proper credit has been given, however, to those leaders who were instrumental in achieving great results.

In preparing this volume the author was assisted by having ready access to the writings of experts and leaders, as well as the bound volumes of *The Fraternal Mon-*