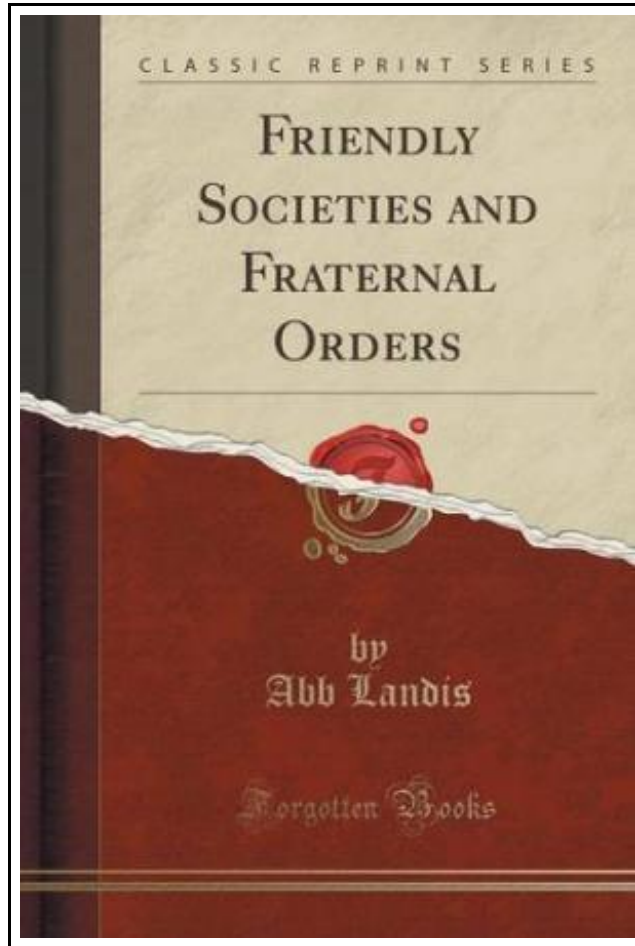


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Forgotten Books, United States, 2015. Paperback. Book Condition: New. 229 x 152 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.Excerpt from Friendly Societies and Fraternal Orders Having read more than 20,000 pages in reference to Friendly Societies and Fraternal Orders, it became an exceedingly difficult matter to digest and select material for a small publication. The purpose of my writing is to conserve the interests Of Fraternal Orders, and I have sought the attainment of that end by reviews and comments of practical use to officials of Fraternal Orders in their efforts to place these institutions upon a permanent basis. The difficulties met by the Friendly Societies and the methods adopted to overcome them have been presented with the hope that they point the way of extricating our American Orders from similar troubles. The presentation will clearly show that there is a lesson for the officials of Fraternal Orders in the history of the Friendly Societies. While the latter have had mostly to do with the granting of sickness benefits, in respect to their condition and the necessary remedial action, the principles upon which their plans were reconstructed will be found applicable in the reorganization of, the Fraternal Orders. In the preparation of rates for sickness benefits there are three factors entering into the calculation, namely, Mortality, Sickness Experience, and Interest, while Mortality Experience and Interest are the prime elements for determining the rates for death benefits. Since death-rate and interest-rate are dealt with in both computations, it is readily understood that there must be close relations between the calculations of contributions for sickness and death benefits. In the references to Fraternal Beneficiary Orders I have been compelled to appear critical rather than otherwise. Commendation is always pleasant, and criticism should always be profitable. At other...

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