

THE ORDER OF THE MACCABEES.



A BENEFICIAL SOCIETY

Founded upon Fraternity and
Protection and Furnishing Life
and Disability Benefits.

Maccabees Membership, Sept. 30, 1894

166,096.

Death and Disability Benefits Paid, May 31, '94,

\$3,483,503.00

MILO MEREDITH, Gt. Com.

WABASH, INDIANA.

A FEW FACTS.

- 1—It is generally admitted to be the duty of every man, who has others dependent upon him, to make such provision, as is within his means, for their support and education, not only during his life, but especially in the event of death.
- 2—It is admitted by all that it is the duty of every man to make provision for the care and support of himself in event of sickness and disabilities arising from accidents or old age.
- 3—There is no good reason why any man may not now make such provision for himself and his dependents, and at an annual expense within the means of even the poor man.
- 4—It is the duty of every man needing such protection to procure it at the least expense, consistent with safety.
- 5—The Question naturally arises, "Where can this protection be safely and surely provided for me and my dependents, at a moderate expense within my means.
- 6—The Answer: Become a member of some Fraternal Beneficiary Order. There are more than thirty of these societies, members of "THE NATIONAL FRATERNAL CONGRESS," all of which are good, and any of which can provide you protection at actual cost, and in no case need this be more than one-third what Life Insurance Companies charge.
- 7—These Societies have been successful. They are doing more business today than a like number of the leading Life Insurance Companies. They are not organized for Profit and Gain. Any Society that is organized for profit and gain can not become a member of The National Fraternal Congress.
- 8—They exist for the purpose of furnishing their members, each of whom is a co-partner in the business, protection, at actual cost, and at a nominal expense for management, each member doing a part of the work.
- 9—They have met every demand upon them promptly, and present a record in every way unexcelled.

- 10—They have a membership of more than one million five hundred thousand.
- 11—They paid to the Widows, Orphans and Disabled members in 1893 over \$30,000,000.
- 12—They combine life and other financial benefits with a Fraternal Brotherhood.
- 13—The Order of the Maccabees is a member of "The National Fraternal Congress," and third in numerical strength, with about 160,000 members including Knights and Ladies.



THE MACCABEES.

The Advantages of The Order.

- a—It has attained a normal condition in its fourteenth year.
- b—It has a general jurisdiction over the entire Continent.
- c—It has 3,000 Subordinate Tents and Hives in 30 States and Provinces of North America.
- d—It is a vigorous, growing, progressive Order, as shown by its increase of 30,864 members in 1893.
- e—Being composed largely of young men its average age is only 34, and its death rate is less than six to 1,000 members.
- f—It has an equitable, graded rate for assessments, so that the young man does not pay* as much as the old.
- g—You may take a certificate of beneficial membership for \$1,000, \$2,000 or \$3,000, and in States where Great Camps exist, \$2,000 additional.
- h—It furnishes benefits in case of sickness, accident, total and permanent disability and old age, as well as death—all under one membership.
- i—It pays all claims immediately on presentation of proper proofs.
- j—It requires a thorough and careful medical examination, with urininal analysis, of every applicant for beneficial membership.
- k—Members pay assessmen's monthly.
- l—Its Executive Officers are elected every two

years and they devote their entire time to its interests.

m—The total number of assessments levied to Dec. 1, 1894, was only 108.

The Objects of the Order To unite fraternally all white persons of sound bodily health and good moral character, who are socially acceptable, between 18 and 70 years of age, and to provide for death, sick, funeral, accident and disability and old age benefits to those between the ages of 18 to 55 years, and to educate the members socially, morally and intellectually.

Plan—The business of the order is conducted through a "Supreme Tent," "Great Camps," and "Subordinate Tents."

It is not a close corporation by any means, as the members through their representatives, make all their laws and elect all their officers.

The "Supreme Tent."—Is the law making body, and all other branches of the Order are subordinate to it. The officers of the Supreme Tent are elected every two years by representatives chosen by Great Camps and Subordinate Tents.

The "Great Camp" has jurisdiction within the state of Indiana and is the highest tribunal of the Order of the Knights of the Maccabees in this State, subject to the laws of the Supreme Tent. The Great Camp for Indiana will be operative on and after January 1st, 1895, having a membership of over 5,000.

Subordinate Tents.—May be instituted with not less than twenty members. Persons can only participate in the benefits of the Order through membership in some Subordinate Tent.

The Work.—Of the Subordinate Tent is conducted under a Ritual which is both pleasing and instructive, and the Reviews afford also a valuable school in Parliamentary practice and social entertainment.

The expense of maintaining the Subordinate Tent is defrayed by Membership fee from new members, and such annual dues as each Tent may determine.

The Beneficiary Department.—Provides for the payment of \$1,000, \$2,000 or \$3,000 at death, to the families or dependents of deceased members. Assessments for the purpose of paying benefits are graduated according to the age of the person at joining, and remain the same during membership.

Benefits in case of total disability and old age.—When a member becomes permanently and totally disabled through sickness, injury, or when he reaches the age of 70 years, he is entitled to ONE TENTH ANNUALLY of the amount of his benefit certificate until the amount of certificate is paid. All dues and assessments cease from the date of approval of claim. Should he die before all is paid the remaining part goes to his beneficiary. This is a very desirable feature and commends itself to all.

RATE OF ASSESSMENTS.

NORTHERN DISTRICT.

Between ages of	For \$1,000.	For \$2,000.	For \$3,000
18 and 25	\$ 40	\$ 80	\$1 20
25 and 30	45	90	1 35
30 and 35	50	1 00	1 50
35 and 40	60	1 20	1 80
40 and 45	75	1 50	2 25
45 and 48	90	1 80	2 70
48 and 51	1 00	2 00	3 00
51 and 52	1 25	2 50	
52 and 53	1 50	3 00	
53 and 54	2 00		
54 and 55	2 50		

Hazardous Occupations.—A person employed as Engineer or Fireman on any railroad train, Conductor or Brakeman on any railroad freight trains; or as switchman or yardman in the employ of railroads, postal clerks, baggage and expressmen on railroad trains, or engaged in mining under ground, (except coal miners, who are prohibited risks), will have to pay 25 cents in addition to the foregoing assessment rates for each \$1,000 while he remains in such employ.

Prohibited Occupations.—No person can be admitted to beneficial membership while engaged in any of the following occupations: Blasting, coal mining, submarine operations, manufacturing highly inflam-

mable or explosive materials, areonaute, and linemen in the employ of electric companies, either in the construction or repair of lines over which the current passes: no person can be admitted to either social or beneficial membership, who is engaged either as principal, agent or servant in the manufacture or sale of spirituous or malt liquors as a beverage, or who is addicted to the intemperate use of intoxicating liquors.

Medical Examination.—Every applicant for beneficial membership must be thoroughly examined by a competent physician, and his examination approved by the Supreme Medical Examiner before his admission. Great care is taken in this department, as will be seen from the fact that our death rate has always been very low, in our twelfth year it was less than six for every thousand members and while all death and disability claims have been paid in full and promptly, it has only required, from the organization, to Dec. 1st, 1894, 108 assessments.

Social Membership.—Any white male between 18 and 70 years of age may become a social member, but will not be entitled to death or disability benefits. Social members pay a per capita tax of \$1.00 per year to the Supreme Tent in addition to Tent dues.

Social Features.—It is conceded by society men that even a beneficiary society cannot exist long unless founded on the principles of fraternity, hence the fraternal and social features of the Order are made prominent, giving the Maccabees a broad basis as a fraternal society and insuring its future stability and growth beyond question.

Official Paper.—The BEE HIVE, the official paper of the Order, which gives full and complete official, financial and mortuary statements monthly, will be mailed free to every member without charge to the Tent or to members. The cost therefor is paid out of the General Fund of the Supreme Tent.

ITS RECORD.

Present Membership and Life and Disability Benefits Paid Since Organization.

	Membership.	On Disability.	On Life.
Ohio.....	9,685	\$ 2,900 00	\$ 319,438 00
New York.....	17,941	10,623 49	452,200 00
Pennsylvania.....	10,842	7,200 00	374,000 00
Ontario.....	5,597	2,500 00	154,650 00
Indiana.....	5,018	2,500 00	146,500 00
Illinois.....	4,333	200 00	104,800 00
Missouri.....	3,621	1,200 00	78,000 00
Wisconsin.....	1,826		56,000 00
Iowa.....	826	100 00	18,000 00
Kansas.....	723	500 00	12,000 00
Massachusetts.....			4,000 00
Connecticut.....	562		24,000 00
Texas.....	770		22,000 00
Tennessee.....	397		15,000 00
Colorado.....	312		4,000 00
Michigan.....	55,577	37,250 00	1,516,742 00
Minnesota.....	370		8,000 00
Virginia.....	19		2,000 00
Nebraska.....	1,449		22,000 00
Montana.....	103		
California.....	1,544		10,000 00
West Virginia.....	260		5,000 00
Arkansas.....	21		
New Jersey.....	45		
Kentucky.....	350		3,000 00
Oregon.....	335		
Washington.....	306	200 00	1,800 00
Alabama.....	16		
Quebec.....	94		
Rhode Island.....	53		
Manitoba.....	15		
Oklahoma.....	25		
North Dakota.....	83		
South Dakota.....	39		
Members at Large.....	545	1,200 00	64,000 00
L. O. T. M.....	33,500		
Grand Total.....	157,019	\$66,373 49	\$3,417,100 00

Year.	GROWTH OF MEMBERSHIP.	Total.
1881.....		700
1885.....		6,369
1890.....		39,001
1892.....		99,268
1893.....		139,135
1894 (Approximated).....		160,000

The Phenomenal Growth of the Macca-bees, as shown by the preceding table, will give an idea of its popularity as a fraternal and beneficiary Society; and the various other statements found in these few pages will, we think, be instructive and convincing

as to the merits and advantages of this Order as a means of protection for those dependent upon you, and of assistance to you in time of need.

MACCABEE RECORD FOR 1893.

Net increase in Membership	39,864
Net increase in Tents and Hives	874
Death Claims paid	522
Disability Claims paid	180
Death and Disability Claims paid	702
Average Age of Members about 34 years.	

You will observe that the average age is very low thus insuring a low death rate for years to come.

COST TO JOIN THE ORDER.

Membership Fee	\$5 00
Supreme Medical Examiner's Fee	25
Certificate Fee (Beneficial or Social)	1 00
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Total	\$6 25
And the Tent Physician's fee about	\$1 00

All death assessments are paid to the Record Keeper of the Tent, and every beneficial member must pay to the Record Keeper of his Tent one advance assessment according to age, occupation and amount of benefit taken at the time of his admission. This applies to charter members as well as to members joining Tents already established.

For further information address

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