

the seven weeks provided for, weekly subscriptions were taken up to help take care of the member. A case in point is that of a man who was ill for over three months, during which time the Society got enough together each week to tide him over without his getting too much into debt. (This man left the employ of the Tabor Company shortly after he became well again). In this way every employee of the Tabor Company who was a member of the Society was sure of financial relief in time of illness.

At the end of the fiscal year, if there was a surplus in the treasury, a pro rata division was made and distributed to the members, and the Society was then organized anew.

By this time, through the meetings of the Society, the various employees of the Company were no longer strangers to each other, and after having tried out this organization for a few years, came to the conclusion that it was a loose and inefficient way of doing business, and in April, 1911 a permanent organization was formed under the name of the Tabor Beneficial Society, and all money received from dues was to remain with the Society permanently. This Society is still in existence and has given great satisfaction to all concerned, and it is this Society that the writers have had in mind in presenting this paper.

Anyone in the service of the Tabor Manufacturing Company is eligible to membership in the Tabor Beneficial Society, from the president of the Company down, provided the applicant has been in the employ of the Company not less than one month. Membership in this Society is *not* compulsory, there being no discrimination in the attitude of the members of the Society toward those employees who are not members.

There are 170 people at the plant of the Tabor Manufacturing Company's plant, of whom 166 are male, and 4 female. At the present time there are 160 male members and 2 female members in the Tabor Beneficial Society.

The Tabor Manufacturing Company cooperates with the Tabor Beneficial Society by paying in to the treasury of the Society, each week, an amount equal to the total amount of dues paid in each week by the members of the Society. The Company does *not*, however, interfere in the management of the Society's affairs, while on the other hand a member who happens to be an official of the Company is not discriminated against.

The purpose of this Society is the relief of its members in case of illness, disability, or distress, and in case of a death, the proper burial of the deceased; the conservation of the health of its members; the promotion of good-fellowship, and the fostering of a proper spirit of cooperation.

The affairs of the Society are administered by a president, secretary, treasurer, and a board of seven trustees. The president is elected from the ranks of the employees, as are also the secretary and six out of the seven trustees. The seventh trustee, however, must be an official of the Company who is also a member of the Society, and he represents the Company. The paymaster of the Company is, as a matter of convenience, the treasurer of the Society.

The weekly dues of the Society are fifteen cents a week, with an entrance fee of fifty cents. Each applicant for membership must sign a Power of Attorney (see Figs. 1 and 2) giving the Treasurer of the Company the right to deduct from the applicants weekly earnings the weekly dues of the Society. The treasurer of the Company then turns over to the treasurer of the Society, the money collected. In this way there is no chance of any of the members getting in arrears in the matter of dues. However, a member may pay his dues for the entire year in advance if he wishes to do so.

FIG. 1a (front)

PHILADELPHIA, December 4, 1916

I hereby apply for membership in the Tabor Beneficial Society. If accepted I agree to be bound by the By-laws of said Society.

Signed John J. Jones,
Address 1745 North 18th St.,
Age 23 Occupation Clerk

I designate as my Beneficiary under the By-Laws of said Society:

Name Mrs. Anne Jones
Address 1745 North 18th St.,
Related to me as Mother

Witnesses:

H. Sting }
H. Roller }

(OVER)

FIG. 1b (back)

THE TABOR BENEFICIAL SOCIETY

Employees of the Tabor Manufacturing Co. are eligible to membership

Initiation Fee 50c.
Dues 15c. per week

BENEFITS

Sick Benefits to Salaried Members \$5.00 per week
Sick Benefits to Unmarried Members on hourly rate
7.00 per week
Sick Benefits to Married Members on hourly rate
10.00 per week
Death Benefits \$75.00

Any information desired can be obtained from the Secretary of the Society, who is also authorized to receive all applications for membership

FIG. 2.

POWER OF ATTORNEY

Whereas, I John J. Jones, have become a member of the Tabor Beneficial Society, and whereas, I am an employee of the Tabor Manufacturing Company, and expect as such, from time to time, to become entitled to wages.

Know all Men by these Presents, That I do assign to the Treasurer of the Tabor Manufacturing Company, in trust for said Society; so much of the wages which, from time to time, I may hereafter earn in said employment, as shall be necessary to pay all sums in which, as a member of said Society I may become indebted; and I do nominate, constitute and appoint him my true and lawful attorney, for me and in my name, to demand and collect from said Company and to receipt for so much of my said wages as, from time to time, hereafter, shall become necessary to pay the dues which may become payable by me by virtue of my said membership.

In Witness whereof, I have hereunto set my hand and seal, this 4th day of December, A. D. 1916.

Witnesses:

H. Sting }
H. Roller }

John J. Jones

SEAL

Sick benefits are paid for a period of not more than ten weeks in any one year, and are divided into three classes:

Salaried members, married or single.

Single members on hourly rate.

Married members on hourly rate.

The rates of payment of sick benefits are as follows:

Salaried members receive five dollars per week.

Single members on hourly rate receive seven dollars per week.

Married members on hourly rate receive ten dollars per week. In no case do the regular benefits paid per week exceed the member's weekly earnings on hourly rate.

The death benefit amounts to seventy-five dollars, and is the same for all classes of membership.

When there is a surplus in the treasury the Trustees are entitled to utilize this in any manner they see fit for the relief of members where something more than the payment of regular sick benefits may be necessary. When a case is reported as being in need of something more than the regular benefits, the Trustees take immediate action, and if there is no surplus, the matter is brought before the Society as a whole and steps taken to give prompt relief. No discrimination whatever is shown.

Two members who showed symptoms of tuberculosis were sent to a sanitarium for a period of four months, during which time their board was paid by the Society and their families given from five to seven dollars each week in addition. Another member had to have the services of a specialist but was unable to pay the necessary fee. The Society paid

the specialist, and when he recommended that the member be sent to a hospital, the Society undertook to pay the hospital bill, and paid the man's family his regular benefits. These are only a few out of numerous instances that could be cited.

In the matter of conservation of health, the Society has undertaken to furnish free medical service, and along that line has engaged the services of a reputable physician who is also a surgeon. This physician has contracted, for the weekly sum of ten cents for each member of the Society, to furnish medical advice and treatment to any member at any time. No medicine is furnished, however. If the physician is too busy to respond to an urgent call he must arrange to have someone else take care of the member without any additional expense to the member or the Society.

The physician receives his fee in monthly payments regardless of whether his services are utilized or not. It is the duty of the Society to urge upon its members that in order to receive the maximum benefit in the conservation of their own health they should fully utilize the physician's services whenever necessary. That is to say, they should not wait until the last minute before calling in the physician.

The physician visits the works of the Tabor Manufacturing Company once every day. In case of an injury in the shop the physician is called on the telephone at once, otherwise he arrives about the middle of the day. Any member in need of medical attention reports to the Secretary of the Society, who enters the name on a daily list. This list is given to the physician when he arrives, and he has the men summoned; in this way no one is slighted.

The Company cooperates with the Society by paying the men for the time lost in visiting the physician during working hours. Each man, when going to the physician, turns in his regular working ticket and receives a ticket stamped with the Society's official charge number and the time issued, and upon his return he turns in this ticket and receives his regular working ticket again.

When a member reports himself as sick and unable to come to work, the physician must visit him within two days from the date of the report. In case a member prefers the services of his own family physician, he must, in order to receive benefits, present a properly filled out certificate, which must be countersigned by the Society's physician. Whether his services are utilized or not, the Society's physician must visit all sick members, as his report determines whether or not benefits shall be paid.

Members are entitled to a thorough physical examination whenever they so desire. A record of each examination is kept on a form provided for