

I promise to pay to the Tabor Beneficial Society Dollars, with interest at 6 per cent., for value received, and I hereby give the Treasurer of the Tabor Beneficial Society Power of Attorney to collect from my weekly wages the sum of \$..... weekly, until the amount stated in this note, plus the interest, is paid. Should I sever my connections with The Tabor Manufacturing Co., I authorize the Treasurer of the Society to collect the amount necessary from my wages to pay the amount due in full.

Signed
Witness

ARTICLE IX.

MEETINGS

SECTION 1. Stated meetings of the Society shall be held quarterly. The first Saturdays in April, July, October and January. Stated meetings of the Trustees shall be held quarterly, the Tuesday before the meeting of the Society. The trustees shall hold a special meeting the first Tuesday after the annual election for the purpose of organizing. Special meetings of the Society shall be held on written application to the President, signed by ten (10) members. Special meetings of the Trustees shall be held on call of the President or upon written application made by three (3) Trustees to the Secretary. Notification of every meeting shall be transmitted to the members by the Secretary at least one (1) day before such meeting is held.

Sec. 2. At a meeting of the Board of Trustees five (5) members shall constitute a quorum.

ARTICLE X.

REPORTS

SECTION 1. It shall be the duty of the Trustees to make a full detailed report of the affairs of the Society, and to submit a copy of the same quarterly to the members.

Sec. 2. The President shall, at one month previous to the expiration of his term of office, appoint an auditing committee to audit the accounts of the Secretary and Treasurer.

ARTICLE XI.

AMENDMENTS

These By-Laws may be altered or amended by a two-thirds vote of the members present; provided, the alterations or amendments shall have been proposed and entered on the minutes of the Society at least 30 days previous to action thereon. Notice of alterations or amendments shall in all cases be communicated to the members of the Society by the Secretary before action thereon is taken.

All points of order not fully covered by these By-Laws shall be governed by Roberts' Rules of Order.

ORDER OF BUSINESS

1. Reading of the minutes of the previous meeting.
2. Reports of Committees.
3. Reports of Officers.

4. Unfinished Business.
5. Election of Officers.
6. New Business.
7. Adjournment.

AMENDMENTS

SEC. 3½. Members shall receive free medical attention from the Society's physician at all times.

DISCUSSION

MR. ALFRED B. RICH: The paper submitted by Mr. Hutkin and Mr. Johnson is of timely interest.

A report has just been issued of an investigation made by the Committee on Mutual Aid Associations of the Welfare Manager's Group of the Executives Club, Detroit Board of Commerce, and 32% of the eighty-three associations covered by the report were formed in the last six years.

This report states that up to the present time, so few definite statistics have been available that each new society is evolved more from the personal ideas of those proposing the scheme than from the result of accumulated data of other similar organizations. Very often one is made by merely copying the by-laws of another one in apparently successful operation.

A few years ago Mr. W. L. Chandler of the Dodge Manufacturing Company sent out a questionnaire on this subject and after getting reports from a number of concerns, formed an organization embodying those principles that most appealed to his associates.

The Men's Mutual Relief Association of the Dennison Manufacturing Company has had the benefit of Mr. Chandler's findings and they have made some alterations in their constitution and by-laws within the last few years, although their articles are, in principle, practically the same as they were in 1899 when the association was organized.

From time to time I would like to suggest certain features that differ between the articles of the Dennison Association and that of the Tabor Beneficial Society that seem to my mind to be worthy of consideration.

The statement that an organization of this nature should be managed exclusively by the employees seems to me to be very sound. I have the feeling, however, after reading the paper, that this result might be more thoroughly attained by the Tabor Society if the trustee representing the Company should be elected by the members rather than appointed by the Tabor Manufacturing Company. Such an association will make fewer mistakes and benefit generally from the counsel of one of the management. This representative of the management, however, should be elected by the association.

¹Dennison Manufacturing Co., South Framingham, Mass.

It is the firm opinion of the members of our association that any contribution by the company is in the nature of charity or welfare work and that they do not care for the concern to be a contributor, except the negative¹ one of allowing certain of the men to give a small part of their time to collecting funds or attending supervisors' meetings. Fifty per cent of the associations mentioned in the Detroit report are subsidized by their companies in some way, but only 13% with money of from 10 per cent of the amount as collected. The rest only in a minor way, such as administration expense, service of nurse, etc.

With the Tabor Company the employees are nearly all men, only four out of one hundred and seventy of the employees being women; and consequently, the women are not a factor in the success or otherwise of the society.

With a concern employing a large number of women, it would be unwise, in my opinion, to include them on exactly the same footing as men. The experience of the Women's Mutual Relief Association of the Dennison plant has been that women in industry are more frequent beneficiaries of sick insurance than are men. They are more indifferent to the objects of such insurance, and it is consequently much harder to keep up the membership in a voluntary association. It seems to us that our Women's Association (which is entirely separate from the men's) would not be a success except for the social affairs that they get up from time to time—dances, parties, etc. The receipts from the sale of tickets are used for the necessary expenses of such occasions, and are not added to the insurance fund, but only members and their guests are invited, and this privilege has resulted in a fairly large membership.

The societies covered by the Detroit report have an average membership of over 50 per cent of the total number employed by the concerns. The Tabor Society is not compulsory which I believe to be a wise provision, and their membership of 162 members of a total of 170 employees indicates they have the right kind of man at the head of it. The dues of this society are the same for all. The sick benefits per week are \$5.00 for salaried members, \$7.00 for unmarried members and \$10.00 for married members.

This does not seem to me to be an equitable distribution of the funds as I can see no reason why a salaried member or an unmarried member can be considered any more of a risk than a married member, either from the point of view of his being sick or disabled more frequently than the married member or being more liable to attempt to deceive the society in this respect.

There have been provisions in our articles in the past that only employees with a family or others dependent on him might become eligible for membership.

This provision was abolished several years ago and with no unsatisfactory results.

If the benefits should be higher for married members, it would also seem wise to pay higher benefits to members with others dependent upon them, even though unmarried.

This society's plan of having the company deduct from the applicant's weekly earnings, the weekly dues of the society, is undoubtedly more efficient in a certain sense than for the members to pay their own dues to their own collectors. On the other hand, we feel a certain sentiment about having our pay-envelopes contain our full wages and prefer to pay our bills ourselves. This plan we believe to be right in principle. I remember that we had one man join our Association and six weeks after he joined he was afflicted with infantile paralysis and has never walked since. For three consecutive years we paid him the full ten weeks' allowance. After that they had to amend the by-laws again.

Sick benefits are paid by the Tabor Society for not over ten weeks in any one year which is a very common and wise provision, but in our experience we have also found it better to begin the payment of benefits the second week of illness or disability. When we first started in we paid for the first week until we found that we were going into the hole, and we had to bring in at the next meeting a change in the by-laws providing that no payment should be made except for the second week, and thereafter, for any disability.

In the compulsory Health Insurance of Germany, Great Britain, Austria and Norway, and in the bills for compulsory health insurance presented to the Massachusetts, New York and New Jersey Legislatures—three days is given as the waiting period. We also provide that a new member must belong to the association at least sixty days before he can derive any benefits.

One-third of the associations answering to the Detroit questionnaire have a provision that a new employee wait from three weeks to six months before being eligible to membership, and 82 per cent do not pay benefits for from one week to six months after employees become members of the association. Some provision of this nature seems to be wholesome.

I see no mention in this paper of any rule requiring physical examination before a member is accepted. This has developed to be rather an important matter in our association and we would not give up this rule.

The Tabor Society's provision of free medical attendance appeals to me as a most excellent plan. Of course, certain men will always prefer their own physician and if they prefer to pay for his services instead of accepting the free services of the association they can have that privilege. However, when a