

1892

Protective organization within and without the church

<https://hdl.handle.net/2144/47327>

"Downloaded from OpenBU. Boston University's institutional repository."

THESIS,

A.A.Loomis,

Boston University, June, 1892.

PROTECTIVE ORGANIZATIONS WITHOUT AND WITHIN
THE METHODIST EPISCOPAL CHURCH.

If there is one characteristic of society in our own country more noticeable than any other at the present time, it is its marked tendency towards stratification. All the heavily marked social strata of the middle ages were broken up that great social upheaval and revolution which gave birth to the American Republic. The early years of the Republic witnessed a great uprising against all social distinctions and beheld a glorious return to the Biblical basis of human brotherhood. But gradually there has come a reaction. It has arisen greater and greater until today it stands out bold and clear. It has not been exactly along the lines of the earlier stratification, yet it likewise has

not been so far removed as to be less full of evil and far reaching in its work of destruction.

Wealth, in one sense at least, has not figured so prominently in these recent movements as it did in the earlier. The later movements have come more exactly within the sphere of the social. As to motive, though, there is no distinction. Greed for gain is the great uplifting power of both. The latter seeks first honor, position, power, believing that to these wealth shall be added. The former first sought wealth, and received position at the hands of wealth. To this distinction as a rule, however, there has been marked exceptions. One of these exceptions at the present day is, that the crying evil in the eyes of the general public lies rather in the fact that wealth is the lever that lifts its possessor into positions of power and trust.

One part of this later tendency towards stratification appears before us under the somewhat ambiguous

designation of Protective Associations. The basis upon which these societies operate as set forth in their claims is twofold, first that of human brotherhood, (which observe is usually limited to their own association) and second, that of financial aid in times of distress and misfortune. The former claim will be reserved as a portion of a following subhead, but the latter, inasmuch as it is most vital to the subject in ^{hand} at this point, will be now considered.

Accident, sickness or death does not carefully select its victims. The man, who is in full possession of health and who is greatly needed in his present sphere of action, and, who has a wife and children and perhaps parents dependent upon him for whom he is toiling and for whose sustenance he is constantly hoping to make full provision, is as likely to be stricken down as is he who is ripe for the grave. The thought of these dependent ones

being left to the charities of a cold and merciless world has driven many a man to overwork and to a premature grave. Provision for this has been proposed and in a way met by various insurance corporations. The methods thus pursued however have fallen usually far short of their intended end. This has been due in some cases to the excessive rate of insurance and in others to the harsh and exacting regulations which such companies often have enforced. Hence there has resulted a reaction and a turning away from this method of solving the question. The method which receives greatest favor at the hands of the public now usually is known as mutual insurance organizations. These mutual societies are managed in various ways. One method has been to form an organization designed for insurance alone. This organization is limited in territory; receives all desiring to enter who pay a small initiation fee and pass the required medical examination; appor-

tions losses and meets them by regular assessments. Another method of organization is to confine the membership to those employed in one particular kind of employment making it a social organization having as its primary motive the indemnity of its members by means of a mutual apportionment. Still another method involves the secret society element and works without territorial limitations, and also without distinctions as to kind of employment. Those supporting this method usually lay great stress upon the social element and claim for themselves a diminishing of expenses on account of increased vigilance in securing new recruits.

Thus we might continue to enumerate the different societies which base their existence in whole or in part upon the two premises above mentioned, namely brotherhood and indemnity, but we believe enough has already been said to illustrate fully the point in hand.

Now no sane man can for a moment question the

excessive demand or event the justice of indemnity as it appears a motive power in the above societies.

But it is contended that on account of the other features the methods employed are not the best.

As an illustration from among the many within reach we may cite the following:- In recent years our country has been flooded with secret orders for endowment.

These have been stimulated by the strongly felt need of safe indemnity in case of accident or death. Many also have pandered to the inherent greed for gain, and in this manner have overstepped the line of safety and wisdom.

Many people not duly considering the wisdom of the principles of endowment organizations have become charmed and easily drawn within their coil.

A few weeks since it was almost impossible to find a New England Daily that did not contain some record respecting the assignment, legal action against, or the punishment of the officers of some one of these secret endowment orders. Others whose

fate is just as sure still continue to drive their
fraudulent business. Still others seek within
themselves such adjustments as will bring them fully
with-in the lines of prudence and safety.

But the loss sustained by those that have already
failed can never be fully calculated nor retrieved.

Again the social elements of these organizations
often so grow and magnify as to become in a large
manner a hindrance to intellectual and moral ad-
vancement. Such societies, because of the vi-
tal feature of indemnity, often come to occupy by
far the largest part of the thoughts and affect-
ions of their members. Thus intellectually
its members are clogged, while morally the teach-
ings and examples are very bad. Supreme em-
phasis is laid upon self and self interest.
As in the past so in the present and future self
is made to continue the idol at whose shrine many
worship.

Again these societies are organized alongside

of and in closest proximity to the church.

The church resting as it does upon the deepest foundations fully includes one of the above mentioned premises, that of human brotherhood, why should it not include the other, that of indemnity? By sodoing many of the causes which now work along the way of diverting and diminishing church enthusiasm would be removed. Our country is flooded with different organizations and as a general principle no man can be a member of several without having his interest in some one of them greatly diminished. It will require no long journey to find a large number of the members of the various churches who seldom if ever attend the prayer meeting or any other social means of grace, and who at the same time are members of other societies some of which are for insurance only, and who are weekly at their posts in these societies and consider it in no way out of place to spend half or

two-thirds of the night at these meetings. Such men, if ever in attendance at a prayer meeting, are usually the first to cry out and object if the session is continued ten minutes longer than usual. This is abnormal, but however it is a growing tendency throughout nearly the whole of our country. These things have not been hid, neither have they been done in a corner. Our leading thinkers as well as many who think comparatively little along these lines have repeatedly observed them. One reason why the church fails to draw the masses to itself is due to a large extent at least to these societies. Because of these vital needs which they supply they come to have a strong hold upon the people. In a sense they are the people's church.

The church is not without responsibility at this point. It must blame itself that such an enemy as this has arisen and become mighty and powerful. No criticism against the church approaches

in magnitude this, that because the church has failed to do its duty there has of necessity arisen brotherhoods and other social and financial organizations to antagonize and do battle against it. Advocates of these societies tell us that because the church has not properly cared for its poor and unfortunate members that it is necessary for church people to connect themselves with such societies that they may insure themselves and be assured that they will be cared for in time of misfortune. This statement as a fact cripples the church to an extent little dreamed of. The human work for which the church is designed done by another organization because the church has failed to do it! The funds, the disbursement of which the church ought to superintend, removed from it, and the interest which such work would naturally stimulate and build up, and which the church today so much needs, lost! That this loss has grown out of perplexity and great

difficulty in the management of this work will be found most probably to be true. But this in no way excuses. The place the church ought to occupy is great because there are great difficulties to overcome. Hence failing to overcome these difficulties redounds the more to the shame of the church. Although as observed above it fully includes the great principle of human brotherhood, still it has been guilty very frequently of treating this principle with utter disregard. Because of this fact there has come the possibility for all these various societies to make human brotherhood a great premise in the argument for their existence. That they have done so must therefore stand as a great criticism against the church. Hence the reasons for the prosperity and growth of a large number of these organizations which antagonize the church may be met and removed by a stronger brotherly love within the church.

Likewise if the church would regain fully the lost ground there is another step which must be taken. Inasmuch as many of these societies have combined brotherly love with indemnity and have found them so closely related, and inasmuch as these combined principles have gained a strong hold upon all the people the church is not and can never be able to separate them and again return to the old starting place. There must be a greater certainty that financial aid will be extended to the afflicted and to the unfortunate. As it is and has been the afflicted are made to feel that they are objects of charity whereas in the societies organized for this especial work they may present their claims and according to the very nature and principle of these organizations their claims must be honored. As man has advanced from a state of barbarism towards that of civilization there has arisen more and more a desire to forestall and make provision against any possible disaster or

affliction. In the present time the man who makes no provision for the rainy day is looked upon as extremely improvident. Likewise there has arisen a strong aversion among people in any degree well to do against becoming objects of charity. Moreover this aversion is a good thing inasmuch as even the divine Word tells that it is "more blessed to give than to receive". We all have seen this portion of Scripture verified. The recipients of charity after a time often become careless and negligent. They learn to depend upon charity. Then there usually results a withdrawal of charity which makes their last condition much worse than the first. Such, as revealed by observation, has been the law, and the benevolent of the church in a large measure has defeated itself. People will not depend upon charity but will rather by far seek help through the workings of societies organized for this particular purpose. Until the church put itself into a,

different attitude towards this question it must ever struggle under all these disadvantages.

Societies organized upon the particular premises of brotherhood and indemnity must ever have their social side. It is along this line that the antagonism to the church begins and grows formidable. Were the sphere of these societies only financial there would be little if anything to fear. But the financial is only the initiative, the first step and when this is once taken the other steps follow as a matter of course. Now since want of activity in the financial sphere proves so far reaching in its results why should not the church assume this burden and at least attempt to solve the great problem of reaching the masses as it hereby presents itself? Why should there not be an organization within the church designed as a mutual insurance society for the purpose of benefiting those left dependent or meeting with accident who desire such indemnity?

The church already has its Sabbath School organization and its Epworth League and other societies working in harmony. Such a movement or organization as is hereby suggested would be in no respect more difficult to manage than the societies already in operation, while the benefits accruing thereon in all probability would be legion. It would certainly be secular but as such it would bring the people together in a bond of union upon which as a foundation divine things and great things could be built. It would create a deeper loyalty to the church, it would bind up the broken brotherhood. Such briefly are some of the advantages that might be looked for, but it appears to us that they are only a small fraction.

It is our purpose to suggest a plan by which the above suggestions may be carried out. Let it be understood however that the following plan as herein suggested is not designed as a definite model according to which all things must work, but rather

a mere outline which may serve as a guide upon the subject and which is flexible when anything better is found. The first suggestion is that each church shall have within itself a distinct organization, conducted in somewhat the same general manner as is the Epworth League, having the full and explicit control of this particular business. This society shall insure and indemnify its members, and its membership shall be limited to church members in full connection with a partial privilege extended to probationers. In addition to this, similar organizations within the territory of a given district, or within an annual Conference, or, even covering the whole nation may combine by means of delegates and representatives into a central organization for official control, for the purpose of uniformity and especially to insure against more or less wide spread local disasters. If the latter suggestion is accepted the assessments shall be equalized throughout the whole territory and the management placed in

in the hands of the best business men and upon the soundest business principles. There shall be a constitutional provision that no member of Conference or ordained minister shall hold official relations in this organizations and that its work shall be entirely distinct from that of all the other church work and wholly in the hands of the laity. The constitution should provide that the membership shall be entirely voluntary, within the above limitations, but when once entered shall become compulsory as in any other mutual insurance organization. The assessments shall be apportioned and paid quarterly or yearly upon recommendations from local societies.

Regarding the above suggestions as sufficiently flexible no reason is visible why such a work should not be conducted upon the soundest business principles and under the most exacting moral regulations. Nor is it possible to see why it would not be a source of satisfaction and profit to all connected, both in

saving the risk of the churchmembership in uniting with fraudulent and questionable corporations and societies and also in a saving of expense because of the sober and right living on the part of its whole membership. As has already been pointed out it would save a division of the attention and affection of the membership between the church and other organizations.

This may be a mere visionary scheme, but nevertheless the emphatic need of something stands fairly before the church. What shall it be? Shall we not meet this problem with a bold front and in our old Methodistic style gain another great victory for Him who ruleth over the hearts of men? Shall not the church advance?