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## THE FEMALE PROTECTION AND THE SUN LIGHT: TWO CONTEMPORARY NEGRO MUTUAL AID SOCIETIES

by BRUCE ERGOOD\*

**M**UTUAL AID SOCIETIES were an integral part of the lifestyle of nineteenth-century American blacks. These precursors of contemporary insurance companies provided financial assistance to members in time of sickness and crisis and paid the burial costs of the departed member. Societies were founded in the East and throughout the South, both in rural and urban communities. Many of these societies— or burial clubs, as they are commonly called— continue to exist.

Stemming from the Free African Society, established in Philadelphia in 1787, and from “burying sections” of New York City and Charleston, South Carolina, these early associations of free Negroes operated in a simple fashion. They collected dues, kept records of members’ contributions, and paid a benefit. Their purpose was outlined in a Philadelphia newspaper in 1831:

Whereas, we believe it to be the duty of every person to contribute as far as is in his power towards alleviating the miseries and supplying the wants of those of our fellow beings who . . . may become objects of charity. . . . We have deemed it our duty to use such means as was in our reach to lessen its weight . . . . We have found the forming of institutions for mutual relief, the most practical and best calculated to effect our Object.<sup>1</sup>

Moreover, the purchase of insurance was denied practically all Negroes until relatively recently.<sup>2</sup>

By the mid-nineteenth century mutual aid societies were commonplace; in 1838 over 100 such organizations existed in

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1. *Philadelphia Public Ledger*, March 1831, quoted in James B. Browning, “The Beginnings of Insurance Enterprise Among Negroes,” *Journal of Negro History*, XXII (October 1937), 419.
2. Mildred F. Stone, *Since 1845: A History of The Mutual Benefit Life Insurance Company* (New Brunswick, 1957).

Philadelphia alone.<sup>3</sup> They met in churches and carried that particular organizational imprint left by the Negro church.<sup>4</sup> Their patterns of operation changed after the Civil War, and caught up in the "fraternal order fever" of the time, most of the small local burial societies either went out of existence or merged into larger regional fraternal orders. Among these newly-formed orders were the United Grand Order of Galilean Fisherman (1856), the Knights of Tabor, United Brothers of Friendship (1861), Knights of Pythias (1864), and the Improved Benevolent and Protective Order of Elks of the World (1898). Probably the largest and most successful group was the Grand Fountain United Order of True Reformers. At its height in the 1870s it counted over 2,500 chapters—called fountains—owned a bank, a hotel, and other real estate, and published a newspaper.<sup>5</sup>

Because of the developing interest of white insurance companies for the Negro market and poor actuarial practices, most of the small societies had discontinued operation by 1920. Internal power struggles account for the coup de grace given most of the larger fraternal orders, but a few survived. The Masons, Knights of Pythias, and the Protective Order of Elks are the better known fraternal orders which are still active. A few local and regional mutual aid societies continue to operate in the South.<sup>6</sup> Studies of urban and northern Negro life for the same periods make little or no reference to burial societies, suggesting that they may have succumbed to the impersonal atmosphere of the cities which, according to one writer, made "the resurrection of mutual aid societies near impossible."<sup>7</sup>

In 1968 there were six state-wide Negro mutual aid societies in Florida having a combined membership of 41,000.<sup>8</sup> The largest, the Lily White, with a membership of 25,000, had its

3. W. E. B. DuBois, ed., *Economic Cooperation Among Negro Americans* (Atlanta, 1907), 95.
4. E. Franklin Frazier, *The Negro Church in America* (New York, 1963), 85. DuBois, *Economic Cooperation Among Negro Americans*, 101-02.
5. Hortense Powdermaker, *After Freedom, A Cultural Study in the Deep South* (New York, 1939), and Arthur F. Raper, *Preface to Peasantry: A Tale of Two Black Belt Counties* (Chapel Hill, 1936), describe burial societies in the Mississippi Delta and North Carolina respectively.
7. Frazier, *The Negro Church in America*, 48.
8. For a more detailed description of other Florida Negro-mutual aid societies, see Bruce Ergood, "Social Insulation and Integration: The Case of Three Mutual Aid Societies in Alachua County, Florida" (M.A. thesis, University of Florida, 1968).

headquarters, hospital, and rest home in Tampa. It is one of three societies which in the 1920s broke from the parent group—the Pallbearers Grand Union. All three share similar organizational structure, membership obligations, by-laws, and purposes. These state-wide organizations have chapters or lodges in most of the cities and larger towns in the state and in most rural population centers. The activities of the city chapters vary somewhat from those of the smaller communities, but the members all share in the basic benefit derived from membership-payment of sickness and death benefits.

Many local burial societies which have no relationship to the state-wide organizations are also found throughout Florida. Some of them are splinter groups from the older Pallbearers societies, while others were founded autonomously. They all share similar organizational practices and purposes. The Female Protective Society of Alachua County is one such society. Founded in 1903, it has had as its “chief obligation . . . to take care of the sick and bury the dead and relieve its distressed members.”<sup>9</sup> Burial payments amounted to fifty dollars from the home-lodge treasury, \$100 from the convention treasury, and five dollars for flowers. To receive the benefit, a person had to have been a member for more than two years. Although three informants stated that the Female Protection, the term commonly used to designate this group, pays a sickness benefit to members who are ill for more than a week, no mention is found in the official booklet of any sum paid for sickness expenses, nor any procedure for verifying such a claim and thus eligibility for the benefit. Two members noted that a benefit of three dollars per sickness is paid, though there is a limit on the total payment allowable during a given year. Another informant claimed that a disabled member is allowed to reduce her dues of paying only the quarterly one dollar without the additional “sickness” dues, and thus is entitled to the full death benefit. The constitution and by-laws do not indicate the amount of dues to be paid, but informants state these to be forty cents a month for sickness and

9. This quotation and others cited below are taken from an eight-page printed booklet entitled *Foundation, Female Protective Society*. No author or date of publication is given although it states that the “record for taking in a candidate [was] composed by Mrs. Sadie Lee Brown, President of Lodge No. 2.” The author assumes the publication date to be the 1950s, corresponding to the beginning of Mrs. Brown’s tenure.

one dollar quarterly for death benefits. Evidently there has been an increase in the death benefits since the booklet was written. Three member-informants noted \$250 as the amount of death benefit the Female Protection is now paying. A non-member-informant estimated the benefit to be between \$150 and \$250. This same informant also claimed that each member is assessed fifty cents on the death of a member, but no authorization for this collection is found in the constitution and by-laws, nor was it mentioned by members.

According to one of the older members born in Alachua County, the society was founded at a time when other mutual aid societies were "dropping off." "It was cheaper than insurance" was the primary reason for joining. The society has survived for sixty-five years, and has a membership of from 150-200.<sup>10</sup> Members carry-in food to sick members, visit with them, and generally assist them during their illness, thus fulfilling an important function of the organization.<sup>11</sup> "Any lady between the age of fifteen and sixty years, in good health and good standing is eligible to obtain membership in this society" (Article 8). There is no mention of race as a condition of membership, but no informant could remember any white person ever requesting to join.

Mrs Matilda Haile is listed as founder of the group, and Cecilia Haile, Mary Williams, Julia Johnson, Nancy Neal, Bella Neal, and Serina Haile were charter members. These women, all Methodists, lived near the Pleasant Plain Methodist Church. The society still meets at its original location, west of the Farnsworth store crossroad, west of Gainesville, on the Newberry Road in an area known as Jonesville.<sup>12</sup> The organization is no longer denominationally singular, but according to one member, it is open to any "Christian woman of good reputation." Metho-

10. "Come see this beautiful group of women [200] females carring [sic] on this good work with the Lords [sic] help." Fifty-second Annual Session program (mimeo), 1967.

11. A report from Enfield, North Carolina, describes a similar organization. The Woman's Burial Association, organized in 1902, paid a ninety dollar burial benefit and grew from six societies with 300 members to forty-one societies and 1,900 members during its first seven years of operation. There were as many male members as female. W.E.B. DuBois. *Efforts for Social Betterment Among Negro Americans* (Atlanta, 1909), 36.

12. Cornell Haile, Gainesville, is the son of the founder and presently is a farmer in Alachua County.

dist, Baptist, and Holiness sects are represented. The official designation of eligibility to women "in good standing" could be a reference to church membership, or it might refer to acceptable moral character.

The four lodges making up the society, or convention as it is often called, are located in an area extending from Alachua south to the Jonesville area and east to Interstate Highway I-75. Lodge No. 1 meets at Fort Clark Baptist Church; No. 2—called Texas—in an area known as Whitaker; No. 3 at Nebo Church in Alachua; and No. 4 meets at Pleasant Plain Methodist Church. The lodges are known both by their number and by the location of their meetings and are referred to by either designation. Lodge No. 4 is probably the largest, with a membership of from fifty to sixty. The society holds an annual convention beginning on the Thursday before, the fourth Sunday in October. It generally convenes Thursday evening and schedules events for Friday and Sunday, leaving Saturday as a free day. The chief presides over the meetings. Besides the regular business activities, there is always an accounting of society funds, a service memorializing departed members, and a worship service. Members wear white on Thursday and Sunday of the convention. The constitution is very specific on this stipulation: "Thursday: white dresses, white hats, and white gloves, brown stockings and black shoes. Sunday: white dress with white rose in hair, white gloves, brown stockings and white shoes." (Amendments, Article 1). No fines are levied, however, for failure to dress in white or for failure to wear the blue membership ribbon, as is true in other orders. Friends, family, and other non-members are invited, and according to witnesses, the "uniformed turn-out of the Female Protection is impressive and the display in white, although not uniform, is pleasing to the eye." Even more impressive is the rhythmic march around the hall and to the front where individual offerings are received at the table around which the presidents of the lodges are seated. The offering is counted immediately, and the amount is reported to the audience before the service continues.

The program for the fifty-second annual convention in 1967 gives both information about the meeting and some information about a conflict among the sisterhood. The three sessions held on Thursday at Pleasant Plain Methodist Church, the home

church of Lodge No. 4, included devotions, singing, an address by the chief, a talk by the vice-chief, the celebration of the Lord's Supper, solos, a sermon, and three collections. On Friday there were devotions, a paper, and three more collections. It is not unusual for one of the collections to go to the host church. Sunday's program included Sunday School, eleven o'clock worship service, an afternoon devotional service, the evening candle light march, and a service memorializing the five members who had died during the past year.

The printed convention program listed two founders instead of one; Mary Green's name had been added to appear with that of Matilda Haile. Mrs. Green's daughter, who was president of one of the four lodges and former treasurer of the grand convention, had modified the historical record somewhat, perhaps in an effort to accentuate her own position of authority within the organization. This same woman had presided over an exchange turn-out in the Copeland area, where she introduced the convention chief, an elderly yet vocally energetic woman, but took charge of the program herself. She is usually mentioned first in any inquiry about the Female Protection. Although there is a constitutional provision for bringing disagreement between members before the grand lodge, it is not considered likely that such matters would be handled in such a formal manner.

Receipt and disbursement of funds is handled in a formal and open manner. According to the constitution, "The Treasurer shall keep all money of the Society, and make an annual report of all money received and paid out and balance in treasury each year . . . . All money must be counted at the table and reported to the Secretary, then turned over to the Treasurer. . . . The Bank Book must be brought to Quarterly Meetings every six months . . . . Fines of twenty-five cents are levied for 'misspeaking' in meeting; disorderly acts are punished with fines of \$1.00, \$2.00 and \$3.00, with suspension for the fourth offense." An unexcused absence costs the member twenty-five cents, and willful exposure of anything which has been settled in the order incurs a fine of two dollars. The procedure for collecting and reporting money was carried out as officially described at the exchange this writer attended. Moreover, members and non-members alike attest to the integrity of persons in charge of

funds and to the payment of death benefit, usually at graveside before all those present.

Until recently the Female Protection had met on the second Friday of each month at 200 p.m. This day created a problem for members who were working, and effective January 1968 the time was changed to two o'clock on the fourth Sunday afternoon of the month. The activity of these meetings is collection of dues. The main quarterly sessions held in January, April, July, and October continue to meet on Friday afternoon. Dues collection seems to be the dominant activity at these meetings, but there are devotional services and some socializing. The annual session or convention is the major affair of the year.

The frequent meetings evidently help maintain the interest of the members in the organization. Attendance is in part assured by the use of a secret password, called a "C word." At each monthly meeting a new password is given to those present, and this word is used to gain admittance to the next meeting. Member not privy to the current password must pay a twenty-five cent fine to enter, unless their absence is excused for reasons of sickness or "other legal reasons." One informant gave as her reason for regular attendance, "to keep up the password."

An attempt to organize a fifth lodge in Gainesville proper for those members who no longer lived in the rural areas, has failed. The grand convention has threatened to suspend those members responsible if they continued with the idea. This would mean loss of the burial benefit these women had built up in the organization, and so the new venture has been abandoned.

The Female Protection is not affiliated with any one denomination or church. Apparently, however, there is a close tie between the Holiness church groups and the society, particularly with Lodge No. 2. Many of the Holiness groups in this section of Florida call their churches, Church of God by Faith, and it is to these churches that the Female Protection seems most closely tied. The grand chief, Sister Peggy Camps, is the grandmother of Joseph Camps, minister of the Church of God by Faith in the Copeland area (a small section just east of the Gainesville city limits on East Thirty-ninth Street). At one exchange meeting presided over by the society, the Reverend Mr. Camps paid tribute to the Female Protection and its work. When he asked



for his relatives in the group to stand, ten of the forty members present responded. Moreover, the president of Lodge No. 2 (in 1971) was a member of the Church of God by Faith on N. W. Sixth Avenue, Gainesville. One informed non-member related that the late Bishop Williams of the Sanctified group, a term used almost interchangeably with Holiness, had organized a burial benefit society, called The Christian Industrial Union. This group had a quarterly dues of one dollar and paid a fifty dollar death benefit. They had no printed guide, little formal organization, and their only responsibility was collecting the quarterly dues. Likely the close identification to the Holiness group is a result of the church organizational ties held by some key officers. That a conscious effort to align the society to "sanctified" persons cannot be concluded.

The society provides an outlet for female leadership. Women are its sole members; there is no direct male influence or competition. Male dominance which characterizes the leadership of the black church is lacking in this closely related yet separate religious group. The women control all of the society's funds, and they dominate all of the organization's activities, except the preaching at the annual convention which is done by ministers.

The Sun Light Pall Bearers Charitable Society is a state-wide organization with a membership of more than 5,000 members. It grew out of the older Pallbearers Grand Union which was established in Thomasville, Georgia, in 1898. After an initial period of growth and expansion, the Pallbearers had only twenty-one lodges and 450 members by 1936.<sup>13</sup> The loss was caused by the splinter groups which include Sun Light. A comparison of the official printed guides of the Pallbearers Grand Union and the Sun Light reveals that the procedures, type of benefits, and the operational structure of both organizations are almost the same.

The Sun Light makes no official recognition of its parent organization. When asked why the word Pallbearer was used in the name of the society, the founder told of remembering a group of elders in the church of her childhood who were called Pallbearers. They were a respected group, and she used the

13. The information on the history of the Pallbearers Grand Union is from a rhymed brief history entitled, "A Tribute to the Pallbearers Grand Union," written by an unidentified member, undated, mimeo.

designation to lend dignity to the organization. No mention of the Pallbearers Grand Union was made.

The founder of Sun Light is Mattie J. Shaw Cohens, who developed an organization of some 278 societies throughout Florida.<sup>14</sup> Mrs. Shaw, as she is usually known, is a former Ocala school teacher, now (1971) over eighty years old. According to her, the society was founded in 1923 "to provide among the sisterhood regular, member-led worship, to give aid in time of need, visitation to the sick, and to rescue persons who had befallen tragedy."<sup>15</sup> The official guide gives the founding date as 1947, but if Mrs. Shaw's account is correct, this date refers to the chartering of the organization, not its founding.<sup>16</sup>

Mrs. Shaw's statement about the purpose of the Sun Light is reiterated by members and non-members. To aid the sick and bury the dead is always stated as the main responsibility of the Sun Light, although nowhere in the official guide is this explicitly expressed. Two statements do set forth this purpose:

The Sun Light Society stands 100 percent for Charity. The main objective of the Sun Light is Charity and care for the sick. All Societies are assessed \$1.00 each per quarter for Charity; We should strive to be "Christian Sun Light Humanitarians." Our ears should be open to all calls of suffering humanity, especially those of the Sun Light Pallbearers Charitable Society, etc.

However, since the Guide is clear on detailing how much each member must pay, the length of membership before benefits are available, the procedures for verifying sickness and certifying deaths, and the appropriate ceremony for funerals including the required dress of the members, it can be described as a mutual benefit sick and burial society. According to the description of one non-member, "The (Sun Light) Pallbearers is just like any other organization. It pays to help at sickness and helps give you a burial." One elderly member called it "a great organization. It really helps old people."

Attendance at quarterly meetings is required of local presi-

14. This number includes twenty-one societies in Georgia. Official Program and Report, SLPBCS Quarterly Meeting, April 30, 1968, Ocala, Florida.

15. Interview with Mrs. Mattie J. Shaw Cohens, Ocala, February 14, 1968.

16. This citation and others noted in parentheses are taken from the Guide *Sun Light Pall Bearers Charitable Society*, revised 1968, Ocala, Florida.

dents, past and present state officers, deputies, and staff; many members also attend. The membership seems to be drawn largely from the elderly. Although no official statistics are available, personal observations at local and quarterly meetings substantiate this. Of the more than 100 members at the April 1968 quarterly meeting, fewer than twenty appeared to be under fifty years of age. And with the exception of five to ten visiting ministers and a few speakers who were invited apparently to promote certain political candidates—United States Senator George Smathers, for one, over eighty per cent of the group were women. Attendance at a local society meeting in Alachua revealed a similar ratio between the younger and older women. At a meeting of the Alachua Sun Light the following month, ten members “turned out.” Two were elderly and one woman seemed to be of upper-middle age. There were four upper-middle age to elderly men along with young boys—ages ten, eleven, and twelve—who were being initiated into membership.

Aware that a large percentage of its membership is elderly, the Sun Light leadership is evidently trying to encourage younger affiliates. Like the Pallbearers, they have a junior lodge or society which provides for recruitment among the young, who will already have built up a substantial fund of payments by the time they are making decisions on their own as to what they will join. To receive the full death benefit one must have been a member for at least a year, stated in the Guide as having paid at least three quarterly endowments. In a separate section of the *Guide*, the youth goal is stated: ‘A Junior Society also a Teen-Age in every Sun Light Society.’ A state youth director was hired in 1968 to promote, encourage, and organize junior societies, and at the April 1968 quarterly meeting, each society pledged itself to organize at least one youth group during the ensuing year.

At the April 1969 meeting, Mrs. Shaw reflected that the Sun Light was begun with only seventy dollars and a small number of women, and now its net worth was over \$100,000, and there were more than 5,000 members, including 198 ministers, in the organization. Some of the strongest opposition in, the beginning had come from the clergy, but as Mrs. Shaw pointed out, “now they give us welcome support and are to us a source of pride.” The state president, many local society presidents,

and the principal speakers at meetings and anniversaries are clergy, most of whom are "Sun Lights," as members are called. *The Florida Watchman*, which is published and edited by Mrs. Shaw, indicates extensive ministerial involvement in the society's activities. This newspaper, published semi-monthly in Ocala, carries no official designation as an organ of the Sun Light, although the news that it reports is almost all about the society's activities and members. Of the four contributing editors, two are clergymen.

*The Florida Watchman* identifies another important characteristic. The Sun Light seems to be closely related to the Baptist denomination; when location of a society meeting, or the church membership of a "Sun Light" is mentioned, it is invariably Progressive Baptist or Missionary Baptist. The latter is so familiar that the initials "M.B.C." serve as a substitute for fully naming the group. The two local societies in Gainesville both meet in Baptist churches. The state president and at least one other staff member are Baptist ministers, and the Sunday school and "training union" literature advertised in the *Watchman* and sold at state meetings is printed by a Baptist publishing house. The relationship to the Baptist denomination, albeit to churches in separate associations, seems almost exclusive.

Blacks make up the total membership of the Sun Light. The presence of two white non-members at the April 1968 quarterly meeting received much attention.<sup>17</sup> Although many of the societies are located in urban areas, and there is indication of considerable affluence among some of the members, nonetheless, the predominance of rural lodges, coupled with the traditional and continued racially segregated patterns of social intercourse, would seem to preclude any immediate racial mixture within the organization.

Sun Light activities are mainly related to the regular bi-monthly local society's meetings, local society anniversaries, federation (district) meetings, quarterly meetings, and the annual grand assembly. And, as is true with other organizations, the meetings take on seemingly greater importance as their locus moves away from the local scene and toward the state level. However, the major activity of the society is the meeting of the local

17. The offering of a membership application to the author was given as proof that the Sun Light does not discriminate against white persons.

lodge, usually on the first and third or the second and fourth Sunday of the month during the evening. At this time, the monthly and quarterly endowments are collected; there is a short worship service, including hymns and spirituals usually sung in slow blues tempo, scripture reading, and prayer; and the business is conducted. Mrs. Shaw has observed that, "Every [sic] since the Sun Light has been organized our prayer hour has been the idol of the Sun Light."<sup>18</sup>

Included in the business of a local lodge is the practice of the "secret" ritual. This consists of the recitation of certain words, as printed in the *Guide*, and movements and arm raisings at appropriate times. This ritual is also performed at the graveside of a departed member. The rationale for the frequent practice of the ritual is given in the *Guide*, following the section which indicates special words to be said by each officer, the number and dress of the pallbearers, and words of advice: "Most funerals are too long to begin with. Hence you will gain a more worthy comment by brief and quick execution of that which you do, both at the Church and Cemetery." It is also stipulated that at funerals: "They [the marshalls] may have swords buckled at their sides, but don't unsheath them. It removes the Solemnity when you are brandishing a Sword."

Business matters include making arrangements for federation meetings, which are periodically held by the four to five locals which make up a district federation, promoting approaching events of interest to the members (the national Gospel Train of popular religious singing groups was promoted among Sun Lights— the society being one of the sponsors of the concert), discussion of ways to collect over-due endowments, and planning junior and teen-age auxiliaries. Much of the business is conducted while the members await arrival of latecomers before the formal meeting begins.

Since the primary activity of collecting funds for the mutual benefit function is handled at the local level, most federation and state meetings are of a two-fold nature: they function to collect other payments made only at that level (and reporting that collection to the assembly), and to hold a worship service of prayer, preaching, and song. The endowments payable at the

18. Ocala *The Florida Watchman*, February 10, 1968.

state organization level include ,the temple tax– ten dollars per member to be paid annually before the grand assembly. The temple tax is thus apportioned: home office– twenty-five cents for general expenses; local society member assessment– ten cents per member for lodges of twenty-five members or less, fifteen cents per member for those larger than twenty-five: special tax for presidents not attending the state president's council held at the grand assembly– five dollars: quarterly meeting report (dues) – one dollar and sixty cents per member per quarter, payable prior to or at the quarterly meeting, but collected locally; commissary donation– one dollar or more quarterly is expected from each society to defray the costs of the meal served; president's donation– one dollar annually from local president's for the president's distress fund; members distress fund– fifty cents annually from each member, presidents excluded; the founder and builder love donation– all members “are asked to pay \$15” each year to headquarters to help defray costs in the event of sickness; educational fund– each society pays fifty cents or one dollar quarterly; and the charity fund– each society pays one dollar quarterly. From this list it is obvious that attendance at quarterly meetings is all but obligatory for a local president, and that this meeting exercises great control over the life of the society.

Sickness benefits, except as noted in the list above, are provided by the local society from the fifty cent monthly dues levied for that purpose. The benefit is paid locally and thus varies according to the fund which accrues. A local sickness committee assesses the need of those submitting bills and pays benefits accordingly. An additional sickness benefit is available from the state headquarters. For a fifteen dollars annual contribution a benefit of fifty dollars a year is guaranteed from the home office. A member need not keep up the sickness benefit, either locally or with the home office, to be eligible for the death benefit. All other local society expenses are expended from the fund accruing from the fifty cent a month sickness dues.

The death benefit is paid by the home office only after the correct procedure has been followed to verify that the member was “financial,” that is, currently paid up on his obligations and that the member is indeed dead. The quarterly endowment of one dollar and sixty cents, which is paid locally, forwarded, and reported in duplicate to the home office, provides the funds

from which this payment is made. All late "reports," as these collections are called, are assessed a twenty-five cent late fee. The benefit paid on the death of a member is \$160; it is pro-rated from twenty-five dollars to \$100 to members who have been in Sunlight for less than one year. Persons over eighty years of age are ineligible for membership.

A member who contributes according to the suggested list of fees and donations, and in addition, pays into the home office sickness benefit fund will pay a minimum of twenty-eight dollars and forty cents per year into Sun Light treasuries. Using the 5,000 membership figure as a multiplier, the organization apparently is in good financial condition. At the present rate of payment, the cost of the burial benefit is paid off after twenty-five years, excluding any interest on these funds accrued from investment. Thus, the existence of many youth auxiliaries and the effort to recruit more junior members is understandable.