

Proposed Fraternal Constitutional Amendment

TO BE VOTED UPON, NOVEMBER, 1916

A True Copy with Comments by Fraternal Amendment League, Grand Rapids, Michigan.

ART. XII, Section 16—

This will guarantee to lay members of fraternal insurance societies the right to organize and have a lodge or not, at their option, also all other benefits enjoyed by them. Prohibits the Legislature from denying to these societies these fundamental rights.

This provides for Legislative supervision and regulation of other State Societies.

This Section provides for exemptions of labor organizations, traveling men's associations, Elks, Moose, Eagles, etc.

A real guaranty for Majority Rule by membership instead of by delegated authority, such as Grand or Supreme lodges.

Without a mailing list petitions could not be circulated.

Mailing list protected by making its sale or misuse a criminal offense punishable by jail sentence without option or fine.

"Section 10. The Legislature shall provide by general law for the incorporation and regulation of fraternal benefit societies, which societies are defined as, any corporations without capital stock organized and carried on solely for the mutual benefit of its members and their beneficiaries, and not for profit, and which shall make provision for the payment of death benefits. Every such society may provide for the payment of benefits in case of temporary or permanent physical disability, either as the result of disease, accident or old age, and for the payment of last sickness and funeral benefits. Any such society may at its option have a lodge system, with ritualistic form of work but neither such lodge system nor ritualistic form of work shall be compulsory."

"The Legislature shall also provide by general law, the terms and conditions upon which fraternal benefit societies organized under the laws of another state may do business within this state."

"No fraternal benefit society, excepting those now exempted under Section 29 of Act 109 of the Public Acts of the State of Michigan of 1912, shall be authorized to incorporate or do business in this state, unless it shall have in its laws:"

"(a) A representative or democratic form of self-government, with a provision for the recall of its officers by a majority vote of its members voting, upon petition of not greater than fifteen per cent of the membership."

"(b) Provisions authorizing the initiation of, or a referendum upon any By-Law, upon a petition of ten per cent of the membership, the same to be decided by a majority vote of the members voting."

"(c) Provisions requiring its officers, upon demand of five or more of its subordinate organizations, to furnish to such subordinate organizations a mailing list of Michigan members for use in the exercise of the initiative, referendum or recall; Provided, that it shall be a misdemeanor and punishable by imprisonment in the county jail not to exceed ninety days for any person to make use of such mailing list for any other purpose than hereinabove stated."

This section makes unconstitutional any law that declares a society insolvent when it has more cash than accumulated liabilities. "Mobile Law Valuations" require practically a \$2.00 rate for a \$1.00 benefit.

This paragraph will repeal present statute making it a misdemeanor for fraternal societies to use any more money in circulating constitutional amendment petitions for their own protection, and will make it unconstitutional for any future legislature to enact such pernicious legislation as this or to limit constitutional rights by indirect statutory enactments.

Does not repeal any present fraternal law not in conflict with this amendment.

Five hundred or more Michigan members of any other State Society if their Supreme Lodge refuses to give them the rights set forth in this amendment, may upon application and without re-examination secure a license from Michigan. In other words, this amendment proposes that Michigan shall protect these people, which is a far better guaranty than any supreme lodge could possibly give.

"No law shall be valid—

(1) Which requires a valuation or inventory of any fraternal benefit society upon any basis which will show such society to be insolvent when its assets exceed its accrued liabilities, or which shall require the collection of assessments for death benefits in excess of the actual average mortality cost per one thousand dollars (\$1,000) insurance in force of the ten largest legal reserve life insurance companies of the United States of America of fifty years' experience; Provided, that any society having a mortality higher than the average mortality of the legal reserve companies aforesaid, may be required to collect assessments on the basis of its actual average death rate experience for the previous five years; or"

"(2) Which denies any fraternal benefit society the right to expend its funds other than mortuary funds, for the circulating of petitions or otherwise promulgating laws and constitutional amendments for its own protection; Provided, that no such funds may be used for corrupt purposes."

"Existing laws of this state governing fraternal benefit societies are not invalidated except so far as inconsistent with this section."

"Any fraternal benefit society authorized to do business in this state on the taking effect of this amendment, may continue to do such business only until the next meeting of its general or supreme body unless its laws shall comply in all respects with the provisions of this amendment. Societies organized under the laws of another state, not exempt under Section 29 of Act 109 of the Public Acts of the State of Michigan of 1912, may transact business in this state by complying with the provisions of this amendment as to their business in this state; Provided, that if any society shall fail so to comply, any five hundred or more members of such society shall be entitled, upon application, to incorporate and do business under the laws of this state, as a fraternal benefit society."

Vote "YES" on Election day, November, 1916, and secure some constitutional rights that our supreme delegates, senators and representatives will have to respect.

Fraternal Amendment League, Room 212 Shepard Bldg., Grand Rapids

OLD AGE FREEZE-OUT— DOUBLE HEADERS FOR ALL!

Shall the Old Members Be Frozen Out? Shall We Allow Our Rates to be Doubled or Tripled? Shall Fraternal Protection at Cost Be Destroyed?

THE QUESTION IS—Is it possible to perpetuate your lodge under the present fraternal insurance law?

WITHIN TWO YEARS—Four Michigan societies have SURRENDERED THEIR CHARTERS, three have merged into Old Line Companies, and several others are in the process of being eliminated, while practically all are shown to be insolvent—technically.

The statistics below show the condition of some of the most popular:

Society	Insolvent per cent
Modern Woodmen	62
Gleaners	51
Woodmen of the World	42
Royal Neighbors	37
Mystic Workers of World	38
American Yeomen	29
K. & L. of Security	28
Modern Brotherhood	24
Protected Home Circle	21
Woodmen Circle	14

All of these societies have large cash balances over and above all their accumulated liabilities and yet the Michigan law is advertising them as "technically" insolvent. This alone is sufficient to put them out of business, and their Supreme Officers are neglecting to inform the members of the facts.

FRATERNALISTS ATTENTION! THE NEW FREEZE-OUT OR DOUBLE AND TRIPLE-HEADER RATE.

You will be compelled to pay, at your acquired age, the rate given below unless your society is already 100 per cent "technically" solvent. If it is now "technically" solvent, it means that your Supreme officers and delegates have already frozen-out the old member and forced upon the members who remained a rate actually double the cost price of life insurance.

The lamentable fact is that they still retain the power to not only repeat this freeze-out scheme when the young man of today grows old, but

can at their pleasure surrender their charter and transfer the membership to an Old Line Company.

The Proposed Fraternal Constitutional Amendment will, if adopted November 7th, positively prohibit any further deprivations.

Time is short and it is necessary that you work night and day to contribute to the success of this amendment, if you want to SAVE your Fraternal Protection AT COST, otherwise the following or equivalent, will be your rates:

Age	National Fraternal Congress Rates—Lodge Dues Extra.	
	Annual	Monthly
21	\$10.62	\$.89
22	10.92	.96
23	11.24	1.03
24	11.57	1.04
25	11.92	1.04
26	12.28	1.07
27	12.67	1.11
28	13.08	1.14
29	13.51	1.18
30	13.96	1.22
31	14.43	1.26
32	14.94	1.31
33	15.47	1.35
34	16.03	1.40
35	16.62	1.45
36	17.24	1.51
37	17.90	1.57
38	18.60	1.63
39	19.34	1.69
40	20.11	1.76
41	20.96	1.83
42	21.86	1.91
43	22.72	1.99
44	23.69	2.07
45	24.72	2.16
46	25.81	2.25
47	26.91	2.35
48	28.20	2.45
49	29.51	2.58
50	30.98	2.71
51	32.39	2.81
52	33.97	2.97
53	35.65	3.12
54	37.45	3.28
55	39.36	3.44
56	41.41	3.62
57	43.60	3.88
58	45.94	4.02
59	48.45	4.24
60	51.13	4.47

Vote "YES" Nov. 7th on the Fraternal Amendment.

RIVERDALE NEWS

By Our Own Correspondent

Mrs. W. E. Swope and son, Burton, are visiting relatives at Wheeler.

Mrs. S. Young and daughter of Shepherd were Sunday guests of Mr. and Mrs. John Young.

Mrs. Hubert Moblo of Detroit is the guest of Mrs. Robert Moblo and Miss Hazel Moblo.

Mr. and Mrs. Thomas Morton and children were Sunday guests of Mr. and Mrs. Stambaugh of Elm Hall.

Mr. and Mrs. J. Wolfgang and Mr. and Mrs. E. Wiley were Sunday guests of Mrs. Fred Chatman, southeast of town.

Chas. Green and daughter, Mina, were in Alma Monday shopping.

Mr. and Mrs. Wm. Owen of Maple Rapids were guests of Dr. and Mrs. Highfield, Tuesday.

Mr. and Mrs. James Metcalf of Sumner were Riverdale callers Saturday.

Mrs. Fred Howe of Elm Hall was the guest of Mrs. Alfred Looker, Saturday.

George Shong of Seville Center spent Sunday in Riverdale the guest of Miss Isabelle Horton.

Fred Williams was in Alma Tuesday on business.

Miss Rosa Langin of Shepherd was a week end guest of Mrs. R. LaMay.

Jasper Norton and son, Vern, of St. Louis have been spending the past week on their farm south east of town.

Mr. and Mrs. Raymond Leonard, and the Misses Bethel and Norma Leonard, were Sunday guests of relatives at Coe.

Mr. and Mrs. Claude Manley and daughter were Sunday guests of Mrs. E. Manley of Vestaburg.

Mr. and Mrs. Wm. Anderson were guests of Mrs. S. Romaine of Elwell, Wednesday.

Mrs. Patrick O'Brien of St. Louis was a week end guest of Mrs. Carrie Kerwin.

Rev. Albert Baker, wife and children left Monday morning for their new home at North Star.

Miss Isabelle Horton of Seville Center spent Saturday and Sunday with her parents in Riverdale.

Bert Osborn was in Alma Friday the guest of Mr. and Mrs. W. Snell.

Mr. and Mrs. Wm. Kellicott spent Sunday in Vestaburg the guest of Mrs. Lewis Priest.

Miss Theta Mead of Merrill, Wis., was the guest of Dr. and Mrs. Highfield Thursday.

The Misses Alma Mathews and Telfa VanAlstine were Alma visitors Tuesday.

Wm. Caris of Vestaburg was in town Monday on business.

Miss Ella Leonard has been spending the past two weeks in Edmore, visiting relatives and friends.

Rev. Albert Baker, wife and children spent Thursday with friends at Sumner Center.

James McDonald of Saginaw was the guest of Mr. and Mrs. Alfred Looker, Tuesday.

Harry Tubbs made a business trip to Detroit last week.

Mr. and Mrs. S. Romaine of Elwell were Sunday guests of Mr. and Mrs. Wm. Anderson.

Rev. J. H. Cornelius and wife of Gladwin were guests of Dr. and Mrs. Highfield, Friday and Saturday.

Russell Warner of Edmore was in town several days last week on business.

R. Zinn of Alma was the guest of Fred Looker, Tuesday.

Mr. and Mrs. Clair Reid were Sunday guests of Delbert Hicks and family at Elm Hall.

Mrs. George Tanner of Edmore spent the first part of the week with her son, G. Woldrof.

G. Reid of Vestaburg was a business caller in town Tuesday.

Mr. and Mrs. VanCleve visited relatives at Alma, Friday.

Mr. and Mrs. Jack Moblo and Miss Hazel Moblo were guests of Mrs. Wm. Strong of Alma, Wednesday.

Burtis Markham spent the week end in Alma the guest of his sister, Mrs. Elton Andrews.

L. Patterson of Edmore was in town Friday on business.

Mrs. J. Stevenson of Durand has been spending the past week with Mr. and Mrs. David Dutt.

E. Loomis returned last Monday from Howell where he has been for the past six months taking treatment at the sanatorium.

Mrs. Wm. Rice and son, Frank, returned Friday morning from their month's visit with relatives at Lakeview.

Oliver Scofield made a business trip to Alma, Friday.

Quite a number of people from Elwell, Sumner, Elm Hall and Vestaburg attended the horse races in Riverdale, Saturday afternoon.

D. Boyer of near Elwell spent Friday with his daughter, Mrs. Chas. Green.

Mrs. J. Tomlin and children of Sumner Center were Saturday guests of Mr. and Mrs. J. Johnson.

Rowland Valance was an Alma visitor Thursday.

Miss Wilbur Granger of Alma was an over Sunday guest of Mrs. George Parks.

Mr. and Mrs. Jack Moblo and son, Donald, Mrs. Robert Moblo and daughter, Hazel, were in Grand Rapids, Monday, attending the funeral of Mr. Earl Hart.

V. P. Cash of Alma was a business caller in town Friday.

Roy King of Lansing has been spending the past week with his parents, west of town.

Mr. and Mrs. Chas. Going were Sunday guests of Clair Going and wife, near Alma.

Mrs. C. Taylor returned to Detroit Tuesday morning after spending several weeks with Mrs. Robert Moblo.

Mrs. J. Sherman of near Crystal Lake is the guest of her mother, Mrs. Ed Miner.

Mrs. Elton Andrews and son and Mrs. Elsie Andrews of Alma were over Sunday guests of Mrs. B. O. Markham.

Mr. and Mrs. Henry Battles visited relatives in Detroit last week.

Wm. Wilcox of Alma spent Sunday in Riverdale with his wife.

Mr. and Mrs. Luthern Cummings of Edmore were Riverdale callers Saturday.

Mr. and Mrs. Glen McCarthy spent Saturday and Sunday at Crystal Lake.

Mrs. Lewis Billings and children of near Sumner spent Saturday with Mrs. Sarah Billings, northwest of town.

Miss Leta Elliott of Elm Hall was the guest of Mrs. Roy Davenport, Saturday.

Mr. and Mrs. Fred Nunn were Alma visitors Tuesday.

Mrs. Wm. Snell of Alma was the guest of Mrs. Bert Osborn Monday.

Mr. and Mrs. W. Allen of Wheeler were in Riverdale Tuesday on business.

Mr. and Mrs. Clair Going of near Alma were Sunday guests of Chas. Going and family.

Mr. and Mrs. Claude Manley, and daughter and Mrs. Emma Baker were in Vestaburg Sunday, the guests of Mrs. D. Manley.

Mr. and Mrs. C. Billings of St. Louis were week end guests of Mr. and Mrs. G. Weatherway.

Miss Rhea Seaman spent Saturday and Sunday with her parents near Sumner.

Ryan Schnepf and wife were Sunday guests of Mr. and Mrs. James Schnepf, north of Riverdale.

Mrs. Callie Foster and children spent Saturday with Mrs. E. Ross, of Elm Hall.

Dr. and Mrs. Highfield were in Shepherd Thursday, attending the Gratiot County Medical society.

Miss Rose Langin of Shepherd was a week end guest of Miss Genevieve LaMay.

Tonoline Is Beauty Aid, Announces Specialist

Mildred Louise Talk of Interest to Women.

As health is a first aid to beauty this story, told by Mildred Louise, beauty specialist, of Boston, Mass., is of unusual interest.

"I can recommend no better health giver than tonoline," said Mildred Louise.

"I was for many months a victim of stomach trouble and nervousness. I had suffered terribly from pains that followed eating. Headaches also would add to my worries. Poor digestion finally brought on nervousness.

"Relief came, however, when I took the advice of several women who said, 'Take tonoline.'

"Not long after I started the tonoline treatment, my patrons began to remind me of the improvement in my condition. And because health is the quickest way to beauty, the improvement was particularly noticeable in my face.

"What tonoline really did for me I cannot say. I am so grateful that I am very willing to recommend tonoline publicly."

Tonoline is a purely vegetable preparation which goes to the seat of common maladies—stomach and kidney trouble, catarrhal affections of the mucous membranes, liver ailments and impurities of the blood—and quickly restores proper action. Tonoline is being explained daily to many people at your druggist's.

Notice—As tonoline is a wonderful flesh builder it should not be taken by any one not wishing to increase his weight ten pounds or more. Although many reports are received from those who have been benefited by tonoline in severe cases of stomach trouble and nervous dyspepsia, chronic constipation, etc.

—50c BOX FREE—

FREE TONOLINE COUPON American Propriety Co., Boston, Mass.

Send me by return mail a 50c box of your celebrated flesh builder. I enclose 10c to help pay postage and packing.

The Record, \$1

Crandell & Scott

Dress Up The Home

Rugs from the smallest mat to the largest room size are now on display in great variety. Plain colored Rugs in rich colorings are in good taste, while figured Rugs both in small and large floral and conventional patterns are much in evidence. Quality floor coverings at the Lowest possible price are the only kind we carry, and whether you choose the most inexpensive one or the most elaborate, we guarantee the quality to be the Best obtainable at the price you pay. Just come in and select what you want and we will deliver it at any time you say.

We have a large line of small floor rugs on sale at 50c, 75c, \$1.00 and \$1.50.

Come early and make your selections while they last.

Crandell & Scott

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