

# DEATH BENEFIT DEPARTMENT Great Council of North Carolina Improved Order of Red Men

Elizabeth City, N. C.

March 5, 1937

## Report Special Committee

To the Tribes of the Improved Order of Red Men and Councils Degree of Pocahontas of North Carolina, enrolled in the Death Benefit Department:

Pursuant to action taken at the meeting of the Department held in Durham on May 11, 1936, the Special Committee met in Charlotte, N. C., at the Selwyn Hotel, on November 20, 1936, at 3:00 o'clock p. m.

Present at the meeting were:

Board of Officers Death Benefit Department:

John G. Carpenter, President; C. W. Ward, Vice-President; W. Ben Goodwin, Secretary; and E. P. H. Strunck, Treasurer.

Board of Great Chiefs Great Council of North Carolina:

W. L. Sherlock, Great Sachem; T. J. Mitchell, Great Senior Sagamore; A. S. Hollowell, Great Junior Sagamore; Bryan Hurd, Great Prophet; W. Ben Goodwin, Great Chief of Records; and E. P. H. Strunck, Great Keeper of Wampum.

Special Committee:

C. C. Wallace, E. W. A. Woolard, Oscar H. Brown and Mrs. Goldie Dean. Mrs. Myrtle Davis was unable to attend.

Notice of the call was mailed to all Tribes and Councils on October 30, 1936, and is here presented in full for the information of the membership.

October 30, 1936.

To all Tribes and Councils Enrolled in the Death Benefit Department of the Great Council of North Carolina:

At the last meeting of the Death Benefit Department which was held in Durham, on May 11, 1936, the following was adopted:

"Upon motion of W. E. Bogle the President was directed to appoint a special committee of five members of whom two members should be appointed as representatives from the Degree of Pocahontas. This committee in collaboration with the Board of Officers should make a full and complete survey of the status of the Department with respect to its ability to meet future death claims for an indefinite period, calling upon Tribes and Councils for whatever assistance and advice they might be able to render, and to prepare report with recommendations which were felt would remedy existing conditions and to submit said report in printed form to all member Tribes and Councils at least ninety days prior to the next meeting of the Department, this in order that the Tribes and Councils might have an opportunity of familiarizing

themselves and be prepared to vote intelligently thereon, which vote would be taken at the next regular meeting."

Complying with instructions given through the adoption of the foregoing motion, the President appointed Oscar H. Brown, E. W. A. Woolard, C. C. Wallace, Goldie Dean and Myrtle Davis as this special committee.

Acting upon the foregoing, the committee created herein together with the officers of the Death Benefit Department and the Board of Great Chiefs of the Great Council of North Carolina will meet in Charlotte, at the Selwyn Hotel, on the 20th of November, next, at 2:30 o'clock p. m., and will at that time consider such recommendations and suggestions as may be presented and will endeavor to work out for submission to the next meeting a report which will remedy existing conditions.

In order that our membership may know the status of the Death Benefit Department, the following figures and information are presented:

#### RECEIPTS FROM INSTALLMENTS

Year	Mortuary	General Expense	Reserve	Total
1932	\$15,500.28	\$4,428.65	\$2,214.32	\$22,143.25
1933	13,923.69	3,978.20	1,989.11	19,891.00
1934	15,459.15	4,416.91	2,208.44	22,084.50
1935	16,428.80	4,693.95	2,347.00	23,469.75
*1936	13,910.75	3,974.50	1,987.25	19,872.50

#### DEATH CLAIMS PAID

1932	1933	1934	1935	*1936
59 deaths	62 deaths	68 deaths	58 deaths	62 deaths
\$18,975.00	\$19,650.00	\$23,250.00	\$22,600.00	\$19,725.00

#### EXCESS OF CLAIMS OVER MORTUARY INSTALLMENT RECEIPTS

Year	1932	1933	1934	1935	*1936
Claims	\$18,975.00	\$19,650.00	\$23,250.00	\$22,600.00	\$19,725.00
Receipts	15,500.28	13,923.69	15,459.15	16,428.80	13,910.75
Deficit	\$ 3,474.72	5,726.31	7,790.85	6,171.20	5,814.25

#### ALL FUNDS, ALL SOURCES, GAIN OR LOSS

Year	Gain	Loss
1932	\$4,769.82	
1933	3,534.76	
1934		\$4,755.26
1935		414.82
*1936		906.07

\*All 1936 figures are for ten months, ending October 31.

The net loss of \$414.82 in 1935 was sustained notwithstanding a maturity of holdings in building and loan stock which gave us a profit of \$1,125.00, and in 1936 we had a maturity which gave a profit of \$2,750.00 and yet a loss of \$906.07 for that year was made.

Our monthly installment receipts are apportioned 70% Mortuary, 20% General Expense and 10% Reserve. It will be noted from the foregoing tabulations that the disbursements from the Mortuary Fund for the past five years have greatly exceeded the apportionment for its

support, and for some years prior to 1932 this condition also prevailed.

For the first twelve or fifteen years following the organization of this Department very material increases were made in receipts over disbursements, especially in the Mortuary Fund. The reason for this was that the ages of our membership were in a junior classification, but as members became older the death rate became correspondingly higher until instead of an increase in our assets there has been several years during which the assets have fallen off, and in each succeeding year this situation became more alarming from the standpoint of receipts exceeding disbursements, which should be the case.

Those of our members who have given thoughtful consideration to the situation which confronts the operation of the Department readily foresee the time when through insufficient receipts to take care of disbursements the Department will find itself in an embarrassing situation, and, for this reason, believe steps should be taken to remedy this impending peril before we arrive at the point where the application of most any remedy would be fruitless.

In the tabulations made there does not appear any receipts obtained through various investments, which include interest, dividends, rentals, etc. These items change the aspect and were it not for same the Department would be at this time in a most serious situation. It was during the period when our membership was younger and our death rate less that investment was made of surplus funds, and these investments have augmented the installment receipts sufficiently to enable the Department to operate up until the last two or three years without showing any losses, but as the death rate increases there will be an absorption not only of installment receipts and the additional revenue from investments, but the capital amount will be called upon until it is exhausted also.

It is urged that all Tribes, Councils and interested members present to the committee whatever suggestions or recommendations they may have to offer. This data should be in written form but members may appear before the committee and give their views orally, if they so desire.

Please mail or hand to any member of the below named officers and committee, whatever you may have to present and do this at once. Your cooperation in this matter is earnestly solicited and will be highly appreciated.

Fraternally yours,

O. H. BROWN  
C. C. WALLACE  
E. W. A. WOOLARD  
GOLDIE DEAN  
MYRTLE DAVIS  
Special Committee

J. G. CARPENTER  
C. W. WARD  
E. P. H. STRUNCK  
W. BEN GOODWIN  
Board of Officers Death  
Benefit Department

Prior to the meeting and thereat, a few suggestions were presented. Some of these were considered impractical, some had no bearing whatever upon the question under consideration, some were meritorious but their application would be burdensome. From the

whole, after very careful consideration, the committee arrived at the following recommendations:

Monthly installment payments on present members be thirty cents for class "A" members and sixty cents for class "B" members.

On new enrollments, ages 18 to 30 years, inclusive: Class "A" thirty cents per month; Class "B" sixty cents per month. Ages 31 to 45, Class "A" forty cents per month and Class "B" eighty cents per month.

It was further decided to recommend that the regulations be such as to prohibit the changing from Class "A" to Class "B", which heretofore has been done by members of senior ages, customarily just before attaining the maximum age limit.

It was also decided to fill the office of Second Vice President from the membership of the Degree of Pocahontas.

These recommendations will be offered at the meeting of the Department when same is held in High Point on May 10, and this communication is being sent to all Tribes and Councils in order that they may be fully advised and be prepared to vote thereon intelligently.

By order of the Committee and in conformity with the action of the Department, this report is submitted.

Fraternally yours

W. BEN GOODWIN,  
Secretary