Friendship, Charita and Benevolence.

# KNIGHTS OF PYTHIAS.

AN EXPOSITION

OF THE

ORIGIN, PROGRESS, PRINCIPLES BENEFITS, ETC., OF THE SOCIETY.

-BY-

JOHN S. KING, M.D.

Past Grand Chancellor, and Past Supreme Representative, K. of P. Ontario; Supreme Prelate of the Supreme Lodge; Colonel and Aide-de-Camp, in the Uniform Rank.



REVISED EDITION.

CHATHAM:

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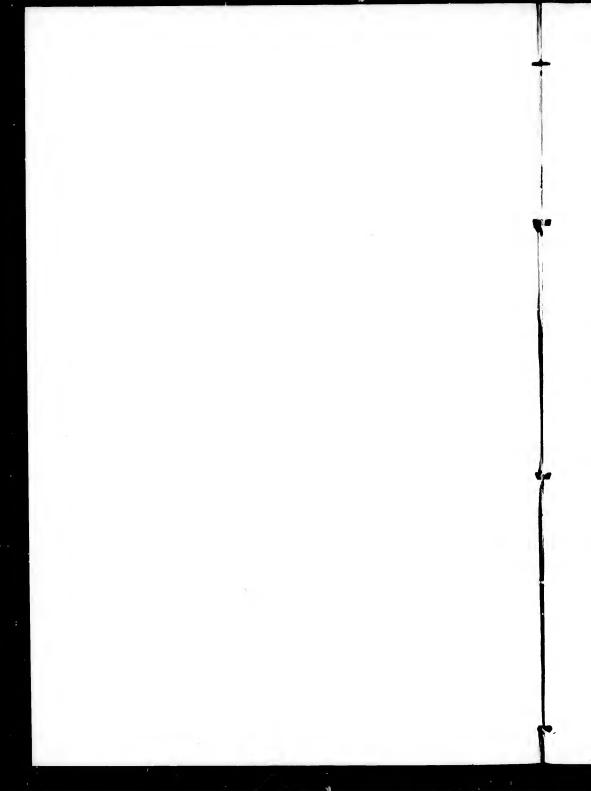
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TO THE READER,

You are respectfully requested to carefully read the contents of this pamphlet, and having done so, to place it in the hands of some friend. It is prepared for gratuitous distribution, and to attract the attention of the thoughtful and worthy to the beauties and benefits of an Order which has only to be known to be appreciated. I am desirous of seeing the Order extended into every part of Ontario. If you feel interested in the Order and desire further information, correspond with any of the Grand Lodge Officers or District Deputies, or myself, either of whom will be glad to supply information.

JOHN S. KING, M.D., Toronto, or P. D. McKellar, Chatham.

Toronto, March 1890.

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## KNIGHTS OF PYTHIAS.



#### The Origin of the Societa.

The Knights of Pythias Society possesses just claims to be ranked as one of the foremost of the several benevolent institutions whose common object is the elevation and advancement of the interest of brotherhood, and benefit to a common humanity, through unity of effort well directed. The Society first took shape on the evening of February 19th, 1864, when its founder, Justus H. Rathbone (who died on 9th Dec., '89) gathered about him, in the City of Washington, D.C., a number of gentlemen and explained to them the foundation principles of the proposed Order of Knights of Pythias—the objects of which were stated to be Friendship, Benevolence, and Charity. The proposal meeting with the unanimous approval of those present, they subscribed to an obligation of secrecy, and proceeded to name the Society, elect officers and adopt a ritual. The Society, thus organized, took as its antitype of friendship and mutual confidence the historical incident of the unexcelled and almost unequalled friendship existing between Damon and Pythias, who lived in the reign of King Dyonesius, nearly 400 years before the birth of Christ, wherein Pythias pledged his life that Damon would not forfeit his honor, and gave himself as a pledge that Damon would return for execution at the time appointed by the King.

#### Growth of the Society.

As the youth of to-day starts upon his search for knowledge, wealth, or influence, with all the advantages derivable from a rich store of information-the combined result of ages of experience, gained by the master minds which have been devoted to its acquirement-already at hand, so this Order of recent birth is enabled to profit by the experience obtained and the good developed by societies that have had long existence, and at the same time is enabled to eschew any objectionable features or that which is not in keeping with the requirements of the present day and generation. The Order claims no monopoly of the righteous principles it represents; entertains no jealousy of other kindred orders; and endeavors to rival them only in good works. Within its membership are numbered the good and true of all, or nearly all, other benevolent societies. In view of these facts it is not to be wondered that the Order has made unparalleled progress. Though now only about twenty-six years in existence, it has attained high rank in numbers and influence among the benevolent orders now in existence. As an evidence of the surprising growth of the Society it is only necessary to point to the fact that the membership of the Order, on the 19th day of February, 1864, consisted of the founder, Bro. Justus H. Rathbone, and a very few of his personal friends, assembled in a single room; while in February, 1890, only twenty-six years thereafter, it consisted of a Supreme Lodge, having supervision over nearly 50 Grand Jurisdictions, with over 2,000 Subordinate Ledges, and a membership in good standing of about 260,000. Its financial growth has been equally wonderful, for at the latter date there was about \$2,000,000 as a balance in the treasuries of the various Grand Jurisdictions; while the enormous sum of \$6,000,000 had been paid out by Subordinate Lodges as benefits to members and their families, irrespective of the sum of \$5,500,000 paid as endowments on account of the death of members in the Endowment Section of the Order, making a total, in round numbers, of 11,500,000.

### Declaration of Principles.

Following is the Official Declaration of Principles, adopted by the Supreme Lodge of the Order, viz.:—

"Recognizing the universality of human brotherhood, its organization is designed to embrace the World within its jurisdiction; intended solely and only to disseminate the great principles of Friendship, Charity and Benevolence. Nothing of a sectarian cr political character is permitted within its portals. Toleration in religion, obedience to law, and loyalty to government are its cardinal principles. fortune, misery and death being written in fearful characters on the broad face of Creation, our noble Order was instituted to uplift the fallen, to champion humanity to be his guide and hope, his shelter and defence, to soften down the asperities of life, to subdue party spirit, and, by the sweet and powerful attractions of the glorious Trinity of Friendship, Charity and Benevolence, to bind in one harmonious brotherhood men of all classes and of all opinions. The brightest jewels which it possesses are the tears of widows and orphans, and its imperative commands are to visit the homes where lascerated hearts are bleeding; to assuage the sufferings of a brother; bury the dead; care for the widow and educate the orphan; to exercise charity towards offenders; to construe words and deeds in their least unfavorable light-granting honesty of purpose and good intentions to others; and protect the principles of Knighthood Its laws are reason and equity; its cardinal docunto death. trines inspire purity of thought and life, and love of truth and loyalty to the government under which we live; its intention is peace on earth and good-will towards man"

### The Composition of the Order.

As at present constituted, there is one Supreme Lodge for the World, the recognized fountain of authority in the Order, and the legislative body. It is composed of the Founder, Bro. Justus H. Rathbone; the following Officers, viz.: Past Supreme Chancellor, Supreme Chancellor, Supreme Vice-Chancellor, Supreme Prelate, Supreme Keeper of Records and Seal, Supreme Master of Exchequer, Supreme Secretary of Endowment, Supreme Master at-Arms, Supreme Inner Guard and Supreme Outer Guard; together with two Representatives from each

Grand Jurisdiction, or three when the membeship of any Grand Jurisdiction exceeds 20,000. The latter are elected by the Grand Lodges for a term of four years, or two sessions of the Supreme Lodge, which meets biennially. Each State, Territory or Province is a grand Jurisdiction for Pythian purposes.

Each Grand Lodge is composed of delegates from the Subordinate Lodges in the jurisdiction, who are chosen annually. Grand Lodges usually meet annually. Subordinate Lodge usually meet weekly and are composed of white males between the ages of 21 and 50 years, who, having been proposed by two members, recommended by a committee of investigation as being of temperate habits, good moral character, sound bodily health recognizing God as the Supreme Ruler of the Universe, and having each been ballotted for and accepted as a Page, proved as an Esquire, and charged as a Knight, partake of full membership.

#### Ranks in the Order.

The three ranks, Page, Esquire and Knight, are attained in the order named, at three successive meetings, in a Subordinate Lodge, and represent different grades of proficency in a knowledge of the duties and responsibilities of an ordinary member of the Order. At the institution of new lodges, the Grand Chancellor, or instituting officer, may confer the three ranks at one and the same session. Additional ranks are obtained by service in office; that of Past Chancellor-the post of honorby virtue of having completed his term as presiding officer. Only Past Chancellors are admitted to Grand Lodge; and from among the Past Chancellors, delegates are elected by the Subordinate Lodge to represent it in the Grand Lodge. presiding officer in the Grand Lodge is Grand Chancellor; and the rank of Past Grand Chancellor is acquired when the Grand Chancellor has completed his term of office as presiding officer of Grand Lodge. The same system prevails in the composition of Supreme Lodge. At the institution of a

Subordinate or Grand Lodge, the rank of Past Chancellor or Past Grand Chancellor is bestowed upon the first member filling the Past Chair, and usually additional members receive this rank so that the Lodge may secure full representation in the higher body. In addition to the foregoing there is a Uniform Rank, to which reference will be made elsewhere.

### Lodge Benesits.

In common with other benevolent institutions of a secret character, this Order seeks to gather together in one bond of union, a brotherhood of honorable men, interested in each other's prosperity and sympathizers in their misfortunes. In case of sickness and disability, each subordinate Lodge provides for the payment of weekly benefits to each member in good standing, and in case of death, provides a funeral benefit and a subsequent yearly allowance to the widow or orphans of a member. In addition to this each Subordinate Lodge usually provides a sick or visiting committee and the services of a doctor.

### Cost of Membership.

The cost to a candidate joining is—firstly, the initiation fees, which vary in different places, but which in Ontario are more recently, the minimum \$10 00 for the three Ranks; and secondly, the annual dues, which are fixed by the Lodge, and usually range according to the age of the candidate at the time of joining, but cannot be less than ten cents per week. Different lodges may have different fees and dues. The following scale has been adopted by Toronto lodges, viz:—Fee for initiation, or Page Rank, \$5.00; Esquire Rank, \$3.00; Knight Rank, \$2.00. Fee for membership by card, \$1.00.

AGE WHEN ADM			DUES PER C	
21 to 25 y	ears	 	\$1	60
26 to 30	" .	 . <b></b>	1	75
31 to 35	".	 	1	90
36 to 40	".	 <b></b>		10
41 to 45	".	 <i>.</i>		40
			2	
			istatement) 🦪	

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### Steps towards Organizing a Lodge.

When there exists a desire to form a lodge in any locality, the first step should be to ascertain how many persons can be obtained who have taken the Knight's Rank, and are willing to unite for the purpose of organization. If not a sufficient number of Knights, then individuals not members of the Order may be secured to make up the required number. These steps may be taken by private inquiry, or through a meeting announced in the press. Caution should be exercised to the fullest extent when asking persons to join in the undertaking, to prevent unworthy characters gaining admission to the Order. Much depends upon the character of the material at starting. Order is judged by its members; and success or failure will depend upon the character of the membership. The question of expense is one that should receive due consideration. It is always desirable to have not less than twenty charter members, though the legal requirement is less than half that number. Having secured the names of a sufficient number of applicants the petition is forwarded to the Grand Chancellor of the Grand Lodge, K. of P. of Ontario, who, if satisfied as to the character and standing of the applicants, grants a dispensation to organize a lodge, and commissions a Deputy to institute the lodge if not able himself to be present.

#### Cost of Instituting a Lodge.

The cost of instituting a lodge is of a twofold character, viz., that for supplies, and that for the expenses of the instituting officers. Under the former there will be the fees for charter, lodge books, seal, officers' jewels, etc., which amount to about \$60. The cost of the work for the ranks will be usually from \$75 to \$100. The expense of, say four instituting officers—where there are no members of the Order, but not less than two when there are members of the Knight's Rank—will of course depend on the distance travelled, etc. The foregoing expenses are chiefly uncontrolable. The outlay for regalia, fixtures, rent

and other current expenses, are controlable, and should be such as will secure good accommodation and material, but not of an expensive character; for it is better to begin moderately and increase as funds will warrant, rather than to incur a debt which cannot be met except by placing a burden on the shoulders of the members. It is always advisable likewise to select the most suitable and competent men for the chief officers, and these may be agreed upon before the time fixed for instituting the lodge.

#### German Lodges.

It may not be generally known, but nevertheless the Knights of Pythias, in several of the Grand Jurisdictions, have a goodly number of lodges composed wholly of German citizens and working a Ritual entirely in the German language. Facilities are therefore offered for the institution of German lodges in Ontario; and it is much to be desired that this worthy class of our citizens should enjoy the epecial advantages of membership, and avail themselves of the opportunity of working the beautiful Ritual of this Order in their native language.

#### Uniform Rank Divisions.

This is an entirely new feature of the Order, having been instituted some nine years ago. It is attainable only by members of the Knight's Rank, and is wholly optional. It is an organization entirely distinct from the ordinary Subordinate Lodge, and is of a semi-military character, with its own impressive ceremonies and ritualistic work; and has proved, wherever introduced, a valuable auxiliary to the usefulness of the Order through its imposing and attractive displays. In fact its relation to the ordinary Subordinate Lodge is something akin to that of Knight Templar to the Masonic Lodge proper. Its members are uniformed, being equipped with helmet and plumes, sword, belt, and distinctive dress of rank, and engage in drill and marching manœuvres. Already there are hundreds of such divisions organized, with a membership of nearly 25,000

Sir Knights; and numerous public displays have been made by them, notably that during the Supreme Lodge session at Detroit, when between 2,000 and 3,000 appeared in line. An application for a division of this rank must be forwarded direct to the Supreme Chancellor, signed by at least 27 Knights in good standing in their lodges, and be accompanied by the sum of \$30 for warrant and supplies. All communications relative to matters pertaining to Uniform Rank Divisions, should be addressed to R. E. Cowan, Supreme Keeper of Records and Seal, St. Louis, Missouri.

#### The Endowment Feature.

About thirteen years ago the Supreme Lodge adopted a plan at once safe and cheap, for securing an endowment to the families of deceased members. That it has proved acceptable to the order cannot be questioned. That it has proved to be a great boon to many a family, and mitigated much distress, may be judged from the fact that in the short space of thirteen years over \$5,500,000 have been paid to the families of deceased members.

I cannot, in this connection, do better than quote from official documents issued from the office of the Supreme Secretary of Endowment Rank, to show what this branch of the Order has accomplished in the past, and what it is capable of accomplishing in the future:—

"Every member of the Order has near or dear ones who are in a measure, dependant upon him for their daily bread, and nothing could be more cheering to the Pythian heart, should adversity overcome him, than the positive assurance that the loved ones are substantially provided for—thus fulfilling the true spirit and intent of Pythian principles.

"The Rank is composed of Knights of Pythias only, and is universal. The power to create, hold and disburse its funds is vested in the Supreme Lodge, Knights of Pythias of the World, under such regulations as may be deemed necessary to adopt for the protection of its members. Only Knights of Pythias who are in good standing in their lodges can be admitted.

"The Object of the Rank is to provide a safe and per-

Jestly reliable life endowment at actual net cost, to be paid only to such person or persons related to, or dependent upon the member, as may be designated by him in his application; or subsequently by request for change of beneficiary. All benefits are paid through the Sections, within sixty days from receipt of proper proof of death. The Rank offers to the old as well as the young Knights of Pythias the opportunity to make ample provisions for their loved ones, at a very small monthly outlay.

"The Endowment Rank enables every member of our Order (qualified under the law) to fully carry out this provision, by offering an endowment of \$1,000, \$2,000, or \$3,000, at absolute cost, on the monthly payment plan.

"The death rate of the Endowment Rank during the last seven years has been but eight out of every thousand members annually, while the American mortality tables show an increase of .14 per cent. over this amount. This is an item to which we can point with pride, and there is no reason to suppose that this ratio will be materially increased in the near future.

Following is a synopsis of the work done in the Endowment branch of the Order between December 1st, 1877, its date of organization, and October 1st 1884:—

Member's certificates issued, 39,421.

Deaths, same period, on which endowments were paid, 1,554.

"The Endowment scheme is operated on the monthly assessment plan, and is graded according to the age of members, and figured at actual cost, in accordance with our seven years' experience, and is without doubt the only true system of perpetual endowment, that will stand the test of time.

"It may be safely said, that this system, with its Reserve Fund (to which the admission fee and a part of all monthly payments are placed), has no superior of its kind in any kindred organization now in existence.

"The Reserve Fund . . . . will provide for contingencies of epidemics and excessive mortality in the Rank, and thus guarantee a PERMANENT monthly assessment, as shown in the annexed table.

"The monthly assessments were determined from the American table of life expectancy and our own experience of mortality. and the amount to be paid is fixed for life, in accordance with the age of each member at the date of application for membership.

- "The monthly payments are based upon the average expectancy of life, and represent only the actual cost to carry the endowment of our members. No society or insurance company could charge less and guarantee full payment on death liabilities.
- "In connection with the Reserve Fund, questions are asked daily, and in order to allay the unnecessary apprehension of some Secretaries that the present membership will not be benefitted in any way by this tund, it is proper to state that the payment each month for that purpose does not determine the amount available for investment; on the contrary, the Reserve Fund will never be larger than the actual excess of total receipts over the current liability for death losses: and as this is the intent of the law, the necessary funds will be transferred from the Reserve Fund to the Endowment Fund whenever the liability from death is greater, in any month, than the receipts for the Endowment Fund; the Reserve Fund being available for death losses at all times. Article V., Section 7 of the Constitution, provides for the proper investment of the balance or excess over liability."

I may add in concluding this branch of the subject that the method of conducting the business is such that all benefits are promptly paid and there is no large accumulation of funds in the hands of the Supreme Master of Exchequer (this officer is under bonds to the amount of \$100,000). It is based upon sound business principles, and will perpetuate itself. Brethren can in no way secure a more favorable opportunity for providing a legacy for their dependent ones, and it is rapidly becoming appreciated. The adoption of this feature has also largely attracted the thoughtful to the Order, and is doing much, and will continue to do much, towards largely increasing the membership of the Order of the Knights of Pythias.

#### Organization of Endowment Sections.

The necessary blanks are gladly furnished to any member of the Order in good standing, and can be obtained by applying to Halvor Nelson, Supreme Secretary, No. 916 I St., N. W., Washington, D. C.

The petition for a warrant accompanied by a separate membership application for each Knight, properly prepared and certified to by a competent practicing physician, must be sent to the Supreme Secretary with fees as follows.

For Warrant	\$ 5	00	
For Supplies (Seal, Books and Blanks)	10	00	
For \$1,000 endowment	2	00 p	er member
For \$2,000 "	4	00	11
For \$3,000 ''	6	00	11
For Medical Examiner-in-Chief's fee		50	*1

Every applicant for membership is required to pass a rigid medical examination, and the application must bear the approval of the Medical Examiner-in-Chief before he can become a member. The fee for local examination is paid by the applicant.

Let some Brother, who desires to avail himself of the advantages of the Rank, select five, ten or more members of the Lodge—who are in good health—and proceed as above indicated, and the establishment of the section is assured.

### Endowment Monthly Assessments.

The monthly payments are fixed and graded according to age at the date of application, and on each \$1,000 are as follows:—

Age.	Amount.	Age.	Amount.	Age.	Amount.	Age.	Amount.
21	\$0 70	31	\$0 85	41	\$1 15	51	\$1 65
22	0 70	32	0 90	42	I 20	52	1 75
23	0 70	33	0 90	43	1 25	- 53	1 80
24	0 70	34	0 95	44	1 30	54	1 90
25	0 75	35	0 95	45	1 35	55	2 00
26	0 75	36	1 00	46	140	56	2 10
27	0 80	1 3/	I 00	47	I 45	57	2 20
28	o 80	38	1 05	48	1 50	58	2 30
29	o 8o	39	1 10	49	1 55	59	2 40
30	0 80	40	1 10	50	1 60	60	2 55

#### Conclasion.

I have endeavored to give all the information that is essential to a proper understanding of the objects and benefits derivable from possessing membership in the Knights of Pythias Society, in the hope and with the belief that many who read what is herewith promulgated, will embrace the opportunity to benefit themselves and at the same time assist in doing good to their fellow-men.

JOHN S. KING, M.D.



## Executive Officers of Sapreme Lodge.

SUPREME O	HANCELLOR.
WW WARD	New Jersey.
R. L. C. WHITE.	Nashville, 1 ell.
SUPREME MASTE	R OF EXCHEQUER.
S. J. WILLEY	Wilmington, Del.
S Broneya By	OF ENDOWMENT RANK.
W R KENNEDY	
f. Under Bon	ia \$50,000.)
MAJOR-GENERAL OF	THE UNIFORM RANK.
JAMES R. CARNAHAN,	Indianapolis, Mo.
MEDIOAL EXA	MINER-IN-CHIEF.
Dr. A. R. Воотн,	Shreveport, La.  OH OF 1890.—Milwaukee, Second
Tuesday in July.	ON OF 1890 Milwaukee, Second
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TO STATE OF THE ST	
Executive Allicers of	Ontario Grand Lodge,
Gana G	HANCELLOR.
PROTE D. MCKELLAR	Box 89c, Chatham, Ont.
GEO. H. MITCHELL	Box 456, Toronto, Ont.
GRAND MASTE	R OF EXCHEQUER.
JAMES SMITH	London, Ont.
GRAND LODGE SESSION	OF 1890. Smith's Falls, 8th June.
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Sapreme R	epresenlatives
Trans Original	to Supreme Lodge.
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A. J. RATTRAY	. Toronto.
DR. J. S. MING.	AN IN STREET STREET, THE COLD STREET