

IMPOSSIBLE SCHEMES

Of Endowment Associations De-nounced by Frank P. Bennett.

FIGURES THAT ARE MADE TO LIE.

Difficult to Understand How So Many Dupes Could Be Found.

ALL THE ORDERS IN THE SAME SHAPE

CHAUTAUQUE, N. Y., Aug. 26.—Representative Frank P. Bennett, of the Massachusetts Legislature, delivered an address before the American Economic Association here to-day upon "The Endowment Craze."

In introducing his remarks he said:

Any person who had occasion to pass through Tremont street, Boston, on the evening of Friday, January 28, 1892, would have noticed that Tremont Temple was surcharged with a demonstrative gathering of people, and that hundreds of curious or interested observers were being turned away from the doors because of the inability of the great audience room to accommodate them.

On the platform inside the Temple was a box containing \$40,000 in crisp new \$50 treasury notes, and the principal feature of the evening's programme consisted in giving one of these \$100 bills to each of 400 persons whose payments to the organization giving the entertainments aggregated \$1 within the previous 12 months.

Among other speakers, a lady from Cleveland, who was announced as the "State Deputy from Ohio" and the "leading lady of the order," said: "Cleveland people had to have the order of the Iron Hall."

She explained to them. A one-year order was something new. Now we have six months' and even four months' orders, and the time will come when we can put in our money Monday morning and draw it out Saturday night. I can't say."

The order which this lady represented and which she gave \$100 for, with the accompanying of several thousand people, was one of Massachusetts endowment associations.

The "endowment craze" reached its height in Massachusetts during the six months ending June 30, 1892, and on that date the 38 Massachusetts companies had 233,485 members, to whom they had promised the enormous aggregate of \$4,819,778.

And as the existing companies were given a monopoly by the amendment of the State Statute, the formation of any further similar corporations in Massachusetts, a great number of organizations were organized in other States.

The New Hampshire "bond investment" company differed from the Massachusetts endowment companies in that each certificate in numerical order, as soon as the necessary amount of money was raised, for instance, if the face value of the certificate was \$100, the "bond investment company" agreed to pay the amount of the certificate No. 1, as soon as the amount was in the treasury after paying expenses of management.

The "bond investment" company, however, did not issue certificates No. 2 with equal promptness, and with assessments of one cent per month and 1,000 members, it was evident that the early certificate holders would get their \$100 each at a very small cost.

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endowment orders were very "practical" persons, who secured theories and doctrines and were quite certain the endowment orders would succeed because they had seen with their own eyes the success made by some of their orders to their certificate holders. Others were victims admitted from the outset that somebody was going to be financially hurt in these orders, but that they themselves hoped to get their money out before the crash came.

To those of their critics who are so theoretical as to appeal to the rules of simple arithmetic, the managers of the endowment societies answer that the success of their orders will be dependent upon the success of their enterprises, and moreover that they do not see the certificates until they become members, and are usually then influenced rather by the promises of the company's agents than by the precise language of its written or printed contracts.

A High Price for a Prayer. In some of the public meetings of the associations a supreme humorist seems to have been employed, but his office must be considered ephemeral and unimportant, since we nowhere learn that a supreme humorist has been admitted to any of the endowment societies as the supreme chaplain. In the "Order of the Golden Lion," one of the officers who appeared before Justice Allen, of the Supreme Court, was asked what position he held, and answered that he was the Supreme Chaplain and that his duty was to open the supreme session with prayer. He further stated that his previous occupation had been that of a clerk in a law office, and that he had been paid \$100 per week, but that his salary as chaplain was \$7,500 per annum.

As the supreme session of the golden lion was held but once in two years, the cost to the members for this supreme chaplain was \$15.00 a year, in the "Friendly Association," which began business in June, 1890, the old officers discovered a method of enriching themselves by selling out the corporation, resigning and allowing the new officers to take over the business in their own places. The old officers received over \$7,000 cash for this transaction, and the new officers received in 13 weeks of the existence of the corporation, after they had gained control, to secure a compensation of \$8,500.

When a receiver was appointed, the books and accounts of the corporation were found to be almost impossible of being satisfactorily adjusted.

I have already taxed your patience by the length of this address, and will conclude merely with the suggestion that the endowment craze in Massachusetts is a unique in many of its details, it still sufficiently illustrates the human tendency to delusion in a future generation. In the case of the Massachusetts endowment societies it is not enough to say that the American people like to be humbugged." To the greater portion of their victims, connection with these organizations has been no joke.

Time and Money. Visitors to New York will find the recognition of the endowment craze in a conveniently located for business or pleasure of any house in the city.

Both at the rear and one block in front, while the new cable lines passing the door, the purchasing members to be elected in the Fourth avenue line brings all passengers direct from the Grand Central station to the city.

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DO NOT DELAY

Advertising your vacant rooms, as those who did not last week in the end-of-the-week advertising columns of THE DISPATCH were satisfied with the result.

DIED.

ALCORN—On Thursday, August 26, 1892, at 214 A. M. ALCORN, aged 69 years.

FUNERAL from his late residence, No. 189 Washington avenue, Allegheny, on Saturday at 2 P. M. Friends of the family are respectfully invited to attend.

ALLEN—On Friday, August 26, 1892, at 5:30 A. M. MARY ALLEN, third daughter of James and Elizabeth Allen, in her 80th year.

FUNERAL on Saturday, August 28, at 2 o'clock from her parents' residence, No. 4 Marcus street, Allegheny. Friends of the family and sisters of Lily of West Lodge, No. 19, are respectfully invited to attend.

ARCHER—August 26, PITTSBURG, MARY ARCHER, daughter of Isaac and Elizabeth Archer, in her 8th year.

FUNERAL from her parents' residence, 247 Fourth street, Allegheny, on Saturday, August 28, at 2 o'clock. Friends of the family are respectfully invited to attend.

BEALE—On Thursday, August 26, 1892, at 8:15 A. M. FRANK A. BEALE, aged 45 years.

FUNERAL from the residence of N. G. Beale, 122 Federal street, on Saturday, August 27, at 2:30 P. M.

BRACKEMEYER—On Thursday, August 26, 1892, at 6:10 P. M. JAMES M. B., youngest son of A. F. and B. W. Brackemeier, aged 3 months and 25 days.

FUNERAL from the family residence, No. 211 Fourth street, Braddock, Pa., on Saturday afternoon, August 28, at 2 o'clock. Interment private.

CAMPBELL—On Thursday, August 26, 1892, at 2:30 P. M. ESTIS MAY, daughter of John C. and Agnes Campbell, aged 2 years and 7 months.

FUNERAL from parents' residence, 61 Carpenter alley, Allegheny, on Saturday, August 27, 1892, at 2 P. M. Friends of the family are respectfully invited to attend.

COCHRAN—On Wednesday, August 24, 1892, at 11 P. M. SARIE ELIZABETH, wife of W. J. Cochran, aged 31 years, 4 months and 13 days.

FUNERAL from family residence, on Market street, Leechburg, Pa., on Saturday afternoon, August 27, at 2 o'clock.

EICHERMAN—At Williamsport, Pa., August 25, at 8 o'clock A. M. JOSEPH, infant son of Charles H. and Lella S. Eicherbaum.

Interment at Williamsport, Pa.

ELLIOTT—On Thursday, August 25, 1892, at 11 A. M. Mrs. LOUISA, wife of Thomas Elliott, in her 71st year.

Peaceful but thy silent slumber. Peaceful in thy grave so cold. Yet again we hope to meet thee there no parting tears are shed.

FUNERAL from her late residence, Moon township, Allegheny county, on SATURDAY afternoon, August 28, at 2 o'clock. Friends of the family are respectfully invited to attend.

FERTIG—On Friday, August 26, 1892, at 8:10 P. M. FRANK FERTIG, Sr., at his residence, 46 Pennsylvania avenue, Allegheny City, in his 71st year.

Notice of funeral hereafter.

FORD—On Thursday, August 26, 1892, at 10:30 P. M. SUEY FORD, widow of the late Benjamin Ford, in her 71st year.

Friends of the family are respectfully invited to attend the funeral services at the Baptist Church, Sewickley, Sunday afternoon, August 28, at 2 o'clock.

GREEN—At the family home, 5643 Penn avenue, on Thursday morning at 8:10 o'clock Mrs. SARIE E. GREEN, wife of William S. Green, aged 55 years 4 months and 21 days.

Funeral services SATURDAY at 2 P. M. Friends are respectfully invited to attend. (Greenburg papers please copy.)

HOUILLIAN—On Thursday at 4 P. M. MARY ANN, daughter of John and Bridget Houillan, aged 9 months.

FUNERAL from parents' residence, No. 7 Miller's row, Glenwood, on Saturday, August 28, at 2 o'clock. Interment Calvary cemetery.

JACK—At Brushport, on Friday, August 26, at 3 A. M. Mrs. N. E., wife of William Jack, in her 71st year.

Funeral services will be held in the Presbyterian Church, Wilkensburg, on Saturday, August 27, at 9 A. M. Interment at Apollo on arrival of train leaving Pittsburg at 10:40 A. M.

JOHNSON—Wednesday morning at 5 o'clock WILLIAM CLARKE MEAD JOHNSON, son of Mr. and Mrs. Bertha M. Johnson, of Mansfield Valley, being 6 months and 5 days old.

FUNERAL SUNDAY, August 28, 1892, at 8 A. M., from St. Philip's Roman Catholic Church, at Crafton.

KEAN—At Baden-Baden, Germany, on July 26, 1892, ROSE KEAN, widow of Philadelphia, Pa.

FUNERAL from the residence of her brother, Owen Keenan, No. 92 Locust street, Pittsburg, on SATURDAY MORNING at 9:15 o'clock. High mass of requiem at St. Paul's Cathedral at 10 A. M. Friends of the family are respectfully invited to attend.

MACDONALD—At her residence, 99 Ninth street, Southside, on Thursday, August 25, 1892, at 1:30 A. M. SARAH JANE MACDONALD, aged 68 years.

Funeral services at the family residence on SUNDAY AFTERNOON at 2 o'clock. Friends of the family are respectfully invited to attend.

MEADE—At Point Chautauque, N. Y., on Thursday, August 26, 1892, FLORENCE WOODRUP, only child of E. T. and Grace W. Meade, aged 4 months and 3 days.

Services at the residence of his parents, 412 East Vinton street, Allegheny City, on Saturday (Saturday) morning at 11 o'clock.

MURPHY—On Thursday, August 25, 1892, at 11:30 A. M. MARY MURPHY, wife of John Murphy, in her 70th year.

FUNERAL from the family residence, No. 16 Sixth avenue, on SATURDAY MORNING at 8:30. Services at St. Paul's Cathedral at 9 o'clock.

A. M. Friends of the family are respectfully invited to attend.

ROON—At the residence of his daughter, Charles E. Fitzgerald, 147 Bidwell street, Allegheny, at 3 o'clock Friday morning.

MICHAEL ROON.

STEWART—At Woodrow, Pa., on Friday, August 26, 1892, at 9 A. M. JAMES, son of Hugh and Ellen Stewart, aged 18 years.

Notice of funeral hereafter.

NEW ADVERTISEMENTS

Immense Bargains

Boys' Short-Pant Suits

These are light, medium and dark Cheviots, Cassimeres and Worsteds, single and double-breasted. Every one of them is strictly all-wool and of this season's style, and at these prices are just the thing for your boy to wear until the cooler weather. Ladies, better call soon to see these, the best and biggest bargains in the two cities.

\$4.50 Suits now \$2.50. \$5.00 Suits now \$3.50. \$8.50 Suits now \$5.00. \$11.00 Suits now \$7.00.

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