



Alliance Aid ASSOCIATION.

CHARTER PERPETUAL.
ENDORSED BY THE NATIONAL
ALLIANCE.

OFFICERS.

ALONZO WARDALL, President, Huron, S. D.

VICE-PRESIDENTS.

W. E. BOISE, Bellevyria, North Dakota
S. B. IRWIN, Bowling Green, Ky.
F. G. BLOOD, Mt. Vernon, Illinois
J. B. DINES, St. Louis, Missouri.

S. D. COOLEY, Secretary, Huron, S. Dakota.

M. WARE, Medical Director, Salem, S. Dakota.

H. P. SAYLES, General Field Manager.

Huron, S. Dakota.

GERMANIA BANK, Depository.

St. Paul, Minn.

HOME OFFICE, HURON, S. DAKOTA

1891:

RURALIST PRINT.

HURON.

ALLIANCE AID ASSOCIATION.

PURELY MUTUAL.

For Members of Farmers Alliance.

Incorporated Under the Laws of Dakota,
December, 1888.

HOME OFFICE, HURON, S. DAKOTA

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ALONZO WARDALL, *President.*
Huron, S. Dakota.

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W. E. BOISE, *Bellevyria, N. Dakota.*
S. B. IRWIN, *Ewing Green, Ky.*
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M. WARE, *Medical Director, Salem, S. Dakota.*

GERMANIA BANK, *Depository, St. Paul, Minn.*

BOARD OF DIRECTORS:

H. L. LOUCKS, *Pres. S. D. Alliance.*
J. W. HARDEN, *Lecturer S. D. Alliance.*
J. O. BARRETT, *Browns Valley, Minn.*
ALONZO WARDALL, *Pres. At. Hail Asso., S. Dakota.*
C. W. MACCUNE, *Washington, D. C.*
DAVID MARTIN, *Grandin, N. Dakota.*
S. D. COOLEY, *Huron, S. Dakota.*
BEN TERRELL, *Ex-Lecturer Nat. Alliance, Texas.*
P. A. JOHNSON, *Wentworth, S. Dakota.*
H. C. BROWN, *Atlanta, Georgia.*
F. F. MEYERS, *Woonsocket, S. Dakota.*
H. P. SAYLES, *General Field Manager, Huron, S. Dakota.*

CHARTER PERPETUAL.
ENDORSED BY THE NATIONAL
ALLIANCE.

BY-LAWS.

NAME.

SECTION 1. This Association shall be known as the Alliance Aid Association.

LOCATION.

SEC. 2. The principal office of this Association shall be at Huron, South Dakota. The Board of Directors may change the location of the home office at any time to such place as they may deem advisable.

OBJECT.

SEC. 3. This Association is formed for the purpose of aiding and assisting the families of deceased members.

HOW MANAGED.

SEC. 4. The business of this Association shall be controlled by a board of eleven Directors, elected at the annual meeting, which shall be called on the second Thursday of January of each year, at 10 o'clock a. m., at the home office.

DUTIES OF DIRECTORS.

SEC. 5. Said Board of Directors shall meet directly after their election, and by ballot elect the officers of the Association for the ensuing year and transact such other business as may be deemed necessary.

OFFICERS.

SEC. 6. The officers of this Association shall be a President, five Vice-Presidents, Secretary and Medical Director, who shall be elected by the Board of Directors at the annual meeting in January, for one year, or until their successors are elected and qualified.

DUTIES OF PRESIDENT.

SEC. 7. The President shall preside at all meetings of the Association, and of the Board of Directors. He shall sign all certificates of membership and official papers. He shall see that all rules and regulations of the Association are faithfully and impartially executed, and have general charge of the business of the Association.

VICE-PRESIDENT.

SEC. 8. The Vice-Presidents shall possess all powers and perform all the duties of the President during his absence or inability to act.

SECRETARY.

SEC. 9. The Secretary shall keep a record of all meetings of the Association and Board of Directors and of all transactions and business

of the Association. He shall receive all moneys and deposit the same in the bank selected as depository, and keep a careful record thereof, and draw all orders for the payment of money by the Association. He shall make an annual report to the Board of Directors, of the condition of the Association, and oftener if required by them, and shall perform all other duties usually connected with his office.

MEDICAL DIRECTOR.

SEC. 10. The Medical Director shall be a regularly educated physician of good professional reputation and standing. He shall appoint the examining physicians subject to the approval of the Board of Directors. He shall make a personal examination of all applications for membership and state in writing endorsed thereon his opinion of each of such applications.

SALARIES OF OFFICERS.

SEC. 11. No fixed salary shall be paid any of the officers of this Association, but they shall receive pay in accordance with the amount of business transacted. The compensation of President, Secretary and Medical Director to be fixed by the Board of Directors, and the Directors to receive not to exceed three dollars per day and necessary expenses while in attendance at meetings.

BONDS.

SEC. 12. All officers and agents of the Association will be required to give good and sufficient bonds for the faithful performance of their duties in such sums as the board may require. Said bonds may be increased from time to time, if deemed necessary.

DEPOSITORY.

SEC. 13. The Board of Directors shall also at time of electing officers designate some suitable bank which shall be a depository for the funds of the Association, and said bank shall be required to give a good and sufficient bond.

SPECIAL MEETINGS.

SEC. 14. Special meetings of the Directors may be called by the President or on the written request of a majority of the Directors. Time and place to be designated in the call.

VOTING.

SEC. 15. Each member of this Association in good standing is entitled to one vote, and only one, by himself or proxy, at the annual meeting.

WHO MAY BECOME MEMBERS.

SEC. 16. All members of the Farmers Alliance in good standing, either men or women, between the ages of eighteen and fifty-five years who can pass the required medical examination.

APPLICATIONS—HOW MADE.

SEC. 17. Applications for membership to the Association shall be made upon printed forms furnished by the Association, and must be accompanied by a membership fee, in accordance with the following plan, and the certificate of a competent physician which shall also be approved by the Medical Director.

DIVISIONS.

SEC. 18. Membership in this Association shall be limited to \$1,000 except in the following states: North Dakota, South Dakota, Minnesota and Washington, where the limit shall be \$2,000 and shall be divided into two divisions, known as: Division A, certificate to be limited to \$1,000; and Division B, certificate to be limited to \$1,000. Division A may consist of \$1,000 certificates, or a half certificate of \$500.

EXPENSE OF MEMBERSHIP.

SEC. 19. Entry fee, either division separately\$5.00
Entry fee, both divisions at same time.....\$6.00
One-half certificates.....\$3.00
Registry fee.....\$1.00
Medical Examination fee.....\$1.00

Registry fee to be paid on receipt of certificate.

In all cases where application is rejected all money paid on membership fee and advance assessment, shall be returned or held subject to order of applicant.

CERTIFICATES IN FORCE.

SEC. 20. When an applicant shall have been accepted he shall receive a certificate of membership signed by the President and Secretary, sealed with the seal of the Association; said certificate, together with his application and these By-Laws, shall constitute the agreement and contract between the member and the Association.

ASSESSMENTS.

SEC. 21. One advance assessment will be collected when policy is issued and thereafter at the death of a member of this Association each surviving member in the division or divisions wherein the deceased held membership shall be

assessed according to age at time of joining as follows, providing that the funds to pay death losses will be reduced to less than \$1,000 in that division by the payment of the loss.

(ASSESSMENT ON EACH \$1,000)

From 18 to 25 years	\$1.00
From 25 to 30 years	\$1.10
From 30 to 40 years	\$1.25
From 40 to 45 years	\$1.50
From 45 to 50 years	\$1.75
From 50 to 55 years	\$2.00

Assessments on a half certificate one-half the above rates.

Assessments do not increase in amount with the increasing age of a member. Assessments are due and payable within thirty days from mailing of notice to member. In case a member fails to pay his assessment within thirty days after first notice has been mailed to his last address given to the Association, the Secretary shall mail a second notice by registered letter, which shall be conclusive evidence of notice of assessment. Where registered notice is required to be sent, the member shall be charged twenty-five cents to pay for such notice, and a failure to pay within fifteen days from date of registered notice, suspends the policy; but a policy can be reinstated at any time within a year of date of suspension by paying all assessments in full to date and furnishing satisfactory proof of continued good health. Non-payment of assessments for one year cancels a policy and forfeits all money paid, and to renew, a member must make a new application and have a new examination. A notice mailed to the address last given by the member to the Secretary of the Association shall be construed legal notice. Assessments are not to be made oftener than once in 90 days.

FUNDS.

SEC. 22. Out of the amount collected from the assessments in accordance with Section 21, eighty per cent shall be placed in the benefit fund; and twenty per cent shall be placed in the general fund for the necessary expenses of the Company. Any surplus from the general fund shall be placed in the benefit fund at the end of each year.

THE BENEFIT FUND.

SEC. 23. Eighty per cent of all the money collected from assessments is to be placed in the Benefit fund and used exclusively for paying death losses.

THE GENERAL FUND.

SEC. 25. Twenty per cent of all assessments together with all fees and dues shall be placed in the general fund for paying expenses of the Company.

PAYMENT OF BENEFITS.

SEC. 26. Upon the receipt of notice of death of a member of this Association, the Secretary shall immediately forward to the representative of the deceased the proper blanks with full instructions how to make proofs, and upon satisfactory evidence of such death being furnished, the Secretary shall, within sixty days thereafter, cause to be paid to the beneficiaries, heirs or legal claimants of said deceased member, the entire sum collected in the Benefit Fund from the assessment at said death, providing, however, such sum shall not exceed the face of the certificate.

CAUSES FOR CANCELLATION OF CERTIFICATE.

SEC. 27. If a member of this Association shall die in consequence of engaging in dueling, the violation of the laws of any nation, state or province, or by the hands of justice, or shall use alcoholics, narcotics, or other stimulants to such an extent as to impair his health, or produce delirium tremens, or cause death, or die while intoxicated, or from the effect of drunkenness, or if there has been any concealment, misrepresentation, false or untrue statements made in the application or examiner's certificate, on the good faith of which his certificate was issued, then, and in any and all such cases the certificate shall be null and void.

HOW TO CHANGE BENEFICIARY.

SEC. 28. No member shall change the beneficiary named in certificate in any other manner than by application in writing to the Secretary, and the surrender of his old certificate whereupon the Secretary shall change upon the records the name of such beneficiary and issue a new certificate of the same number and date as the old. The fee for making such change shall be fifty cents.

The books of the Association shall be open at all times during business hours for the inspection of its members.

REMOVALS AND VACANCIES.

SEC. 29. Any officer may be removed for good cause by a two-thirds vote of the Directors. Vacancies occurring in any of the offices of the Association shall be filled by the President, subject to the approval of the Board of Directors.

ADVANCE ASSESSMENTS.

SEC. 30. Any member may deposit with the Association any amount he may deem proper to meet future assessments, and the amount so deposited shall be placed to his credit and applied on his assessments, and when six advance assessments are paid at one time, it shall entitle the member to a non-forfeitable certificate receipt, good for one year, but shall not cancel his liability for any additional assessments, except that he will not be called on for them until the close of the year.

DUES.

SEC. 31. A semi-annual due of 50 cents per \$1,000 shall be collected to defray current expenses of the Company, collectable January 1st and July 1st of each year, or with the first assessment thereafter.

AMENDMENTS.

SEC. 32. These By-Laws may be amended at an annual meeting of the Association, by a two-thirds vote of the members present, either in person or by proxy.

Secure A Policy

For Yourself and your Wife, your Father, Mother,
Brother, Son or Daughter in the

Only Alliance Company in United States

Which can and will carry your Insurance for **Less**
Money than any other reliable
company in America.

Reasons Why Farmers Should Insure With Us.

As a matter of business, every good business man insures, and most of our rich men carry a large life insurance as a business investment. If it is a good investment for those who have to pay from \$30 to \$60 per year on each \$1,000 in an old line company, why is it not a good investment for a farmer, now that a way is provided to invest in an equally good or better company, at from one-fifth to one-tenth the cost.

He is considered an imprudent man who does not insure his home and other property against loss by fire which may never occur. How much more imprudent or unbusiness-like if he neglects to protect his family from loss of its main support, by death which is sure to occur. Many homes have been broken up because the father has failed to make some provision for paying off the mortgage on the homestead in the event of his death.

Once it was doubted whether a Christian man could conscientiously insure his life or property, but progress or enlightenment has changed all such foolish ideas, and to-day Life Insurance is advocated by all our best business men and our greatest divines.

Henry Ward Beecher said that "It is a question whether a Christian man can justify himself in neglecting such a duty." Dr. Talmage says: "It is a mean thing for you to go up to Heaven while

your wife and children go to the poor house. When they are out at the elbows and knees, the thought of your splendid robe in Heaven will not keep them warm."

It matters not what your financial standing may be, there is always a chance for failure. Your affairs may become involved, your crops may fail and in case of your death your property may be taken for debt, but a policy for Life Insurance cannot be taken from your family, and if you have chosen your company discreetly, it is subject to no risk.

Paul says: "He that provideth not for his own is worse than an infidel." If, then, it is every man's duty to insure, it certainly is his duty, in selecting a company, to select one that is established on a perfectly safe and economical basis; and this we claim for the Alliance Aid Association.

There is no cheaper or safer company in existence today.

BECAUSE the officers are FARMERS who have established a record for honesty and fair dealing, unsullied; and who have by their efforts in the other branches of the Alliance Insurance work, demonstrated their ability to handle vast enterprises with the greatest success.

BECAUSE the expenses are limited to 20 per cent of the income as against the usual Stock Companies, that absorb from 40 to 65 per cent of all their income in payment of exorbitant salaries and other expenses.

BECAUSE it is a farmer's company, composed of the sturdy yeomanry of the nation than whom a hardier, longer-lived, or more honorable class of men do not exist.

BECAUSE as an Alliance institution, our members will take pride in sustaining it.

BECAUSE the farmers are here to stay, and SO ARE WE; they want cheap, safe home insurance, and we CAN AND WILL furnish it.

BECAUSE the Company is organized for the express purpose of BUILDING UP and ADDING to the strength of the Alliance and is OFFICIALLY AUTHORIZED and ENDORSED by both the State and National Alliances, and hence rapid and continuous accessions to our ranks can be depended upon.

BECAUSE the business, being conducted at the same office, by the same officers and

agents as our other Insurance work, practically reduces the cost two-thirds on those, the principal lines of expense.

BECAUSE we believe the expense of joining and remaining with the Company will be so light that few will refuse to join, on account of cost.

BECAUSE we insure WOMEN as well as MEN, and on exactly the same terms and rates, which no other Company does, and we believe your WIVES, MOTHERS, SISTERS and DAUGHTERS will appreciate and support it.

INSURE NOW while you are young, because the assessment is lower and there is no increase of assessment on account of increase of age after a member once joins. If you are getting well along in years it will soon be too late, so again, **INSURE NOW!**

There has been a great deal of careful study put upon the plan, and it is the result of judicious selection from the best features of the many successful mutual companies, and while benefiting by their experience and success we have sought to avoid their mistakes.

The Alliance Aid Association is organized on the mutual plan, the SAFEST and SUREST in existence, notwithstanding the statements of some of the old line Stock Companies to the contrary. Facts obtainable will uphold us in the statement that there is not a Stock Life Insurance Company in existence today that has been organized more than fifty years, while many mutual assessment associations in successful operation are hundreds of years old. The Count De Winton Society is shown by the report of the English Registrar to have been established in 1168 under the reign of King John.

The Loyal Evann's Society is shown by the same report to have been organized in the year 1358, and consequently has been in existence over five hundred years. And again referring to the same report we find that between eighty and ninety other societies have been in existence in England over two hundred years. While in our own country there are mutual aid societies that have been in active operation for over one hundred and twenty-five years.

We ask your careful consideration of the subject. Does it pay you to neglect this duty? Won't you live longer and die happier with the

knowledge that your family is well provided for, and that when you are gone they will receive direct the amount for which you are insured, without the necessity of a PROBATE COURT, where your property is wasted by exorbitant fees of judge and attorneys. I k., for example, the probating of any estate with which you are acquainted; ascertain the value of said estate before being probated, and then compare it with the wreck that is left after being settled. What do you find? Usually that the greater part of it is gone.

Now we again ask you, can you afford to neglect such an easy and direct way of providing for your family?

QUESTIONS AND ANSWERS.

QUES. Do old time companies, transacting business, pay all expenses from twenty per cent of their earnings?

ANS. No. It is shown by statistics that from forty to sixty-five per cent of their entire earnings go to pay salaries and expenses.

QUES. Then how can YOU pay all expenses with twenty per cent of collections when it requires an average of forty per cent of all old stock companies to pay THEIR expenses?

ANS. For the reason that we expect to do business at actual cost. The officers do not ask or expect large salaries, while the help they hire are simply paid working wages; and again, the business is run in connection with the other branches of the Alliance insurance work, and consequently is done much cheaper than if carried on alone.

QUES. Before whom can I be examined?

ANS. Before any competent physician who is a graduate from a Medical College.

QUES. How much will an examination cost me?

ANS. We shall try to make arrangements with a physician in each county to make the medical examination at as low a figure as possible; so far it has cost an average of about \$1 for each examination.

The assessments on \$2,000 is just double that on \$1,000. It doesn't make any difference about the AMOUNT of each assessment, so they are properly proportioned according to the age. If in THREE assessments we collect enough to pay FOUR losses, it is just as well as if we made FOUR

SMALLER assessments. We only assess for money enough to pay the losses in any case.

QUES. How many assessments will there probably be in each year?

ANS. It has been demonstrated that there is, on an average, about five deaths in every 1,000 members each year; consequently there will probably be an average of five assessments each year.

QUES. Will there be an assessment made for each death?

ANS. Not necessarily; if there are sufficient funds on hand to pay the loss, no assessment will be made.

QUES. Do all moneys raised by assessment go to pay losses?

ANS. No. Eighty per cent goes to pay losses; and twenty per cent goes to the general fund from which all expenses must be paid.

QUES. What will it probably cost per year?

ANS. The cost will vary with age of member, and will differ in different years, but the following figures may assist you in forming an idea: The U. S. Masonic Benevolent Association, of Council Bluffs, cost on \$1,000, for a member thirty years of age, \$2.23 per year for the past three years. It would have cost \$22.63 in an old line company. The same company carried a member of forty eight years for \$2.80 per year. The old line rate would be \$43.50. The National Life of Columbus, Ohio, has averaged for the past five years, \$5.25 per \$1,000, at the age of twenty-five years or one-fourth the usual expense of Stock Life Companies.

QUES. What is the difference in cost for twenty years, or a lifetime, between a well conducted Mutual and a Stock Company?

ANS. Taking the age of a member at forty years, it will cost him, in a Stock Company, \$31.57 per year for each \$1,000 he carries; for twenty years \$631.40; for thirty years \$947.10. In a mutual, say an average of five assessments a year, \$7.50 per year; in twenty years \$150; thirty years, \$225, less than one-fourth. Allow ten assessments a year (a very unusual number) and the cost will be less than one-half.

QUES. What advantages have the stock Companies over the Mutuals?

ANS. None! As many Stock Life Companies fail as Mutuals; it is only a matter of honesty and ability on the part of the officers.

QUES. Why do the stock Companies charge more, and what do they do with the money?

ANS. Simply to make fortunes out of their patrons. They pile up vast sums of money, and pay exorbitant salaries. Look at these figures from official report, for 1887, to Territorial Auditor, of several Stock and Hybred Mutuals.

COMPANY.	Age.	Capital.	Accumulations.	P. emiums in 1887 and 1887 same.	Losses Paid 1887.	Salaries Officers.
Equitable, N. Y.	30	\$ 10,000	\$ 84,000,000	\$2,000,000	\$ 0,000,000	\$ 373,000
Genesee, N. Y.	29	2,000,000	13,000,000	2,500,000	700,000	67,000
New York Life, N. Y.	44	None	86,000,000	25,000,000	4,250,000	823,000
Mutual Life, N. Y.	47	None	118,000,000	25,000,000	11,000,000	313,000
Mutual Benefit, N. J.	43	None	42,000,000	7,000,000	3,000,000	121,000
Total Five Co's		\$ 300,000	\$443,000,000	\$77,500,000	\$24,950,000	\$1,117,000

Average expenses, salaries, dividends, etc., .08 per cent, of entire income, while actual death losses paid were only .22 per cent. Now do you see where your money goes? Compare these figures with a genuine Mutual, 190 years old and in prime running condition now. The Presbyterian Ann. Life of Philadelphia, organized in 1759; in 1868 they received as premiums \$28,000; paid losses, \$20,239; and the assets on hand amounting to \$343,104. Expenses twenty-five per cent and losses seventy-five per cent of entire premium. Does that look as though a company couldn't live and do business satisfactorily on a small margin?

If you want to make those bloated Companies richer, INSURE WITH THEM AND PAY FOR IT. If you want safe insurance and actual and necessary cost, insure with YOUR OWNS COMPANY.

Our plan was authorized and adopted by the Dakota Farmers Alliance at Jamestown, December 12, 1888, and heartily endorsed and recommended by the National Alliance and by the State Alliance Executive

Board of Minnesota in March; and is now being introduced by the officers of a large number of State Alliances, with a view of making the work a National one; but under control and supervision of each State Alliance in their own

state. We hope by means of this work to materially assist in increasing the Alliance membership and in retaining them after they join. We ask the careful consideration of our plans by the officers of all the Alliance organizations in America.

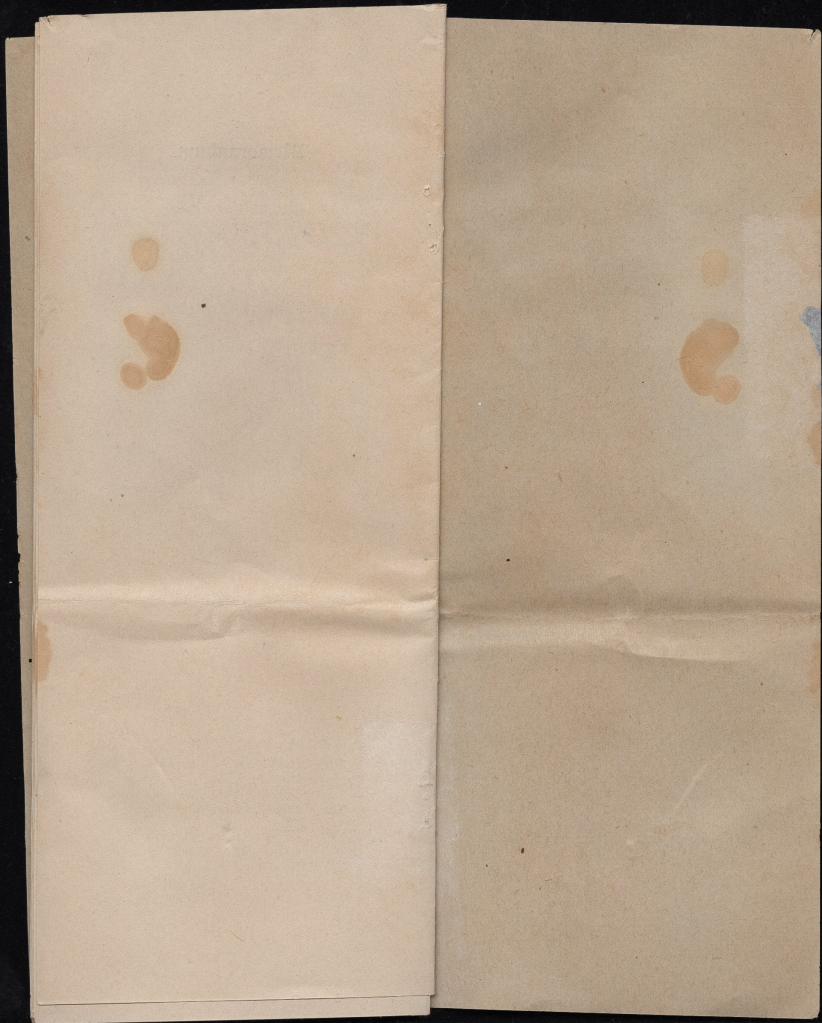
We refer you by permission, to the officers of the National Alliance, and State Alliances of Dakota and Minnesota, and National Economist as to our reliability.

Respectfully yours,
ALLIANCE AID ASSOCIATION.

AMERICAN MORTALITY TABLE.

AGE.	No. OF DEATHS PER YEAR PER 1000.	EXPECTATION OF LIFE, YEARS.	AGE.	No. OF DEATHS PER YEAR PER 1000.	EXPECTATION OF LIFE, YEARS.
18	7	42.88	37	9.2	30.4
19	7.1	42.20	38	9.4	29.6
20	7.3	42.19	39	9.6	28.9
21	7.4	41.53	40	9.8	28.2
22	7.6	40.85	41	10.0	27.5
23	7.8	40.18	42	10.3	26.7
24	7.9	39.48	43	10.5	26.0
25	8.0	38.8	44	10.8	25.3
26	8.1	38.1	45	11.2	24.5
27	8.2	37.4	46	11.6	23.8
28	8.3	36.7	47	12.0	23.1
29	8.3	36.0	48	12.5	22.4
30	8.4	35.3	49	13.1	21.6
31	8.5	34.6	50	13.8	20.9
32	8.6	33.9	51	14.5	20.2
33	8.7	33.2	52	15.4	19.6
34	8.8	32.5	53	16.3	18.8
35	8.9	31.8	54	17.4	18.1
36	9.1	31.1	55	18.6	17.4

Memorandum.





- CALIFORNIA HEADQUARTERS — Santa Barbara. J. S. Barbee, General Agent.
- COLORADO HEADQUARTERS — Holme, Los Animas county. W. S. Starr, Agent.
- LOUISIANA HEADQUARTERS — Homer, Claiborne county. J. W. McFarland, General Agent.
- MICHIGAN HEADQUARTERS — Lansing. J. M. Potter, General Agent.
- MINNESOTA HEADQUARTERS — St. Paul. G. L. Pinkham, General Agent.
- MISSOURI HEADQUARTERS — St. Louis. J. B. Dines, General Agent.
- FLORIDA HEADQUARTERS — Jacksonville. G. B. Cellum, General Agent.
- GEORGIA HEADQUARTERS — Atlanta. H. C. Brown, General Agent.
- ILLINOIS HEADQUARTERS — Mt. Vernon. F. G. Blood, General Agent.
- KENTUCKY HEADQUARTERS — Olmstead. W. R. Browder, General Agent.
- NORTH DAKOTA HEADQUARTERS — Grandin. David Martin, Agent.
- SOUTH DAKOTA HEADQUARTERS — Huron.
- TEXAS HEADQUARTERS — Stephenville. G. L. Clarke, General Agent.
- VIRGINIA HEADQUARTERS — Bridgewater. Col. G. F. Barbee, General Agent.
- WASHINGTON HEADQUARTERS — Oaksdale. J. F. Fisk, Agent.

