

TO THE MEMBERS OF THE DOWN FRIENDLY CLUB.

AS one of your Honorary Members who has acted to the best of his power as your Treasurer for the last Twenty-seven years, I hope that you will permit me to address a few words to you, on this important occasion, when you have to decide whether the Club shall be dissolved. You founded and joined this Club in order to receive assistance when ill or when permanently invalided, and to be decently buried when dead; and is it not an extraordinary fact that you should now wish to dissolve the Club, for no other reason that I can hear of, except that it is now rich and in a perfectly sound condition? I have been informed that absurd rumours are afloat that the Government intends to unite all the Clubs throughout England into a single one, and then divide their Funds. I can assure you that all such rumours are lies, spread for some evil purpose. I am also informed that an actuary has calculated that you may divide £150, but that about £1,000 must be retained in order to ensure the safety of the Club. I suppose some of you think that this is a larger sum than is necessary, but let me beg you to remember that an actuary can have no motive to deceive you, and that he has great means for obtaining accurate information as to what are the chances of sickness and death, about which no ordinary man can form any judgment. No reasonable man will doubt that the above sum is necessary to pay the Burial Fees and to ensure Provision during ill-health, to which every Member of the Club is liable. Remember how many unregistered Clubs, not only in this neighbourhood but throughout England, have become bankrupt, and have left their Members destitute in their old age. Therefore I hope that you will allow me to warn you all in the most earnest manner, to deliberate for a long time before you dissolve the Club, not only for the sake of your wives and children, but for your own sakes, so as to avoid the degradation of being supported by the Union. The younger Members should reflect that they will receive only a small sum, and for this they forego all the advantages of belonging to a really safe Club; and the elder Members will find it impossible to join any Club which can pretend to safety. Should you resolve to dissolve our Club, all your officers, including myself, are bound under the penalty of imprisonment to see that every provision of the law is strictly followed, and this will cause much delay and expense; but as far as lies in my power the law shall be obeyed. Finally, I hope that you will admit that I can have no bad motive in expressing my deliberate judgment: it is no pleasure to me to keep your accounts and to subscribe to your funds, except in the hope of doing some small good to my fellow Members, who have hitherto always treated me in a considerate and friendly manner.

I remain

Your faithful Treasurer,

CHARLES DARWIN.