

FORTIETH ANNUAL REPORT
OF THE
AUDITOR OF STATE
OF THE STATE OF IOWA
ON
INSURANCE

1909
VOLUME III
FRATERNAL BENEFICIARY SOCIETIES

JOHN L. BLEAKLY
AUDITOR OF STATE

Compiled from Annual Statements for the Year Ending December 31, 1908

DES MOINES:
EMORY H. ENGLISH, STATE PRINTER
E. D. CHASSELL, STATE BINDER
1909

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
DES MOINES, IOWA, April 30, 1909.

Hon. B. F. Carroll, Governor:

SIR: In compliance with the provisions of Section 1720 of the Code, I herewith present to you Part III of the Fortieth Annual Report, relating to the business of life insurance as transacted by Fraternal Beneficiary Societies or Orders operating under provisions of Chapter 9, Title IX, statutes of Iowa.

The publication of the reports made by these societies in a separate volume from the regular life, assessment life and accident companies, is an innovation. However, the rapid growth in numbers through the admission to the state of these societies from year to year, has made such change necessary.

For years the fraternal orders have been an important factor in the insurance activities of this state, developing from time to time until today fifty-one of these orders are striving with the forty level premium companies and eight assessment life associations for the business of this jurisdiction.

Perhaps no better opinion can be formed in considering the importance assumed by these orders, than from a comparative showing of the business transacted through all lines of life, accident and health insurance in Iowa during the year 1908. I therefore submit the following table, showing the amount paid to the several companies and associations transacting such insurance, by the people of Iowa:

Paid to Iowa life insurance companies.....	\$ 1,458,524.59
Paid to Non-Iowa life insurance companies.....	5,967,551.83
Paid to Iowa fraternal beneficiary associations.....	1,035,328.89
Paid to Non-Iowa fraternal beneficiary associations.....	1,165,503.60
Paid to Iowa assessment life associations.....	681,974.57
Paid to Non-Iowa assessment life associations.....	8,606.52
Paid to Iowa assessment accident associations.....	247,438.21
Paid to Non-Iowa assessment accident associations.....	80,525.20

Total\$10,645,453.41

A total of over \$2,200,000, or slightly more than one-fifth of all money collected in this state for insurance of every kind written upon the lives or health of our people, is paid to fraternal beneficiary orders.

No new orders have been admitted during the past year, and but one, the Royal Reserve Society, of Cedar Rapids, discontinued.

The law enacted by the Thirty-first General Assembly prohibiting the entrance to this state of orders operating upon an assessment rate lower than warranted by the National Fraternal Congress Table of Mortality, is serving the purpose for which it was designed in a very satisfactory manner by excluding fraternal orders operating upon inadequate rates, thus encouraging those already admitted to advance their rates from time to time as necessity demands until they attain the position where they may issue to their members whole life contracts without fear of what the future may have in store.

John L. Beasley.

Auditor of State.

PART III

ANNUAL STATEMENTS OF Fraternal Beneficiary Societies

Transacting Business in Iowa in 1908 and Filing Statements
in 1909

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

AMERICAN PATRIOTS,

Organized under the laws of the State of Illinois, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Reincorporated October 24, 1905. Commenced business December 12, 1905.

Home office, 520 to 529 I. O. O. F. Bldg., Springfield, Ill.

President, C. Q. THORPE.

Recorder, W. H. TAYLOR.

Treasurer, F. T. WHIPP.

Balance from Previous Year.

Ledger assets December 31st of previous year.....	\$ 32,500.98
---	--------------

Income.

Gross amount of assessments paid by members, viz:

For mortuary and disability.....	\$ 41,955.89	
For reserve	11,408.68	\$ 53,364.57

Assessments for expenses	59,999.78	
--------------------------------	-----------	--

Medical examiner's fees actually received by the association	259.15	
---	--------	--

Total paid by members.....	\$ 113,714.50	
----------------------------	---------------	--

From all other sources:—

Supplies	\$ 108.43	
Premium on bonds	34.20	
Warranty turned back unused.....	228.93	
Over-payment on court costs re- turned	43.15	
Illinois Indemnity Ass'n.....	752.95	
Change of certificate fees.....	110.00	1,278.00

Total income	\$ 114,993.16	
--------------------	---------------	--

Amount carried forward	\$ 147,554.14	
------------------------------	---------------	--

IOWA INSURANCE REPORT

Disbursements.

Death claims	\$ 55,185.78	
Sick and accident claims.....	17,706.87	
Total benefits paid.....	\$ 72,892.65	
Commissions and fees paid to deputies or organizers	22,929.29	
Salaries of deputies and organizers.....	900.00	
Salaries of officers and trustees. No. 4.....	11,700.00	
Salaries and other compensation of committees.....	49.20	
Salaries of office employees. No. 9.....	3,639.75	
Salaries and fees paid to supreme medical examiners	600.00	
Salaries and fees paid to subordinate medical examiners	14.00	
Traveling and other expenses of officers, trustees and committees	1,095.11	
Insurance department fees.....	239.00	
Rent	810.00	
Advertising, printing and stationery.....	1,317.41	
Postage, express, telegraph and telephone.....	1,550.13	
Lodge supplies	415.35	
Official publication	1,756.08	
Expenses of supreme lodge meeting.....	700.50	
Legal expense	1,541.47	
Furniture and fixtures.....	222.27	

All other disbursements—

Assessments returned to suspended members	\$ 200.35	
Light	36.96	
Water	12.00	
Fire insurance premiums.....	29.40	
Premium on officers' bonds.....	50.00	
To pay protested checks.....	300.80	
Freight	11.74	
Janitor services	20.50	
Drayage	14.50	
Miscellaneous	101.64	777.89

Total disbursements \$ 123,410.00

Balance \$ 24,144.05

Ledger Assets.

Cash in association's office, \$987.43; deposited in banks (not on interest) \$987.43.....	\$ 987.43	
Other ledger assets, viz.—		
In treasurer's hands.....	23,156.62	
Total ledger assets.....	\$ 24,144.05	

AMERICAN PATRIOTS

Non-Ledger Assets.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$ 10,070.76	
All other assets—		
Advances to agents secured.....	455.25	
Furniture and fixtures.....	2,000.00	12,026.01
Gross assets		\$ 26,070.06

Liabilities.

Death claims adjusted, not yet due, No. 51.....	\$ 16,316.01	
Death claims reported not yet adjusted, No. 14.....	6,649.97	
Total death claims.....		\$ 22,965.98
Total unpaid claims.....		\$ 22,965.98
Salaries, rents, expenses, commissions, etc., due or accrued		\$ 1,240.00
Total Liabilities		\$ 24,205.98

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 36,292.63	\$ 8,846.13
Received during the year from assessments.....	41,955.89	11,408.68
Totals		
Disbursed during the year.....	\$ 15,063.36	\$ 19,754.81
	72,592.65	
Balance on hand December 31, 1908.....	\$ 57,229.39	\$ 19,754.81

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 50,507.38	\$ 32,500.98
Received during the year from assessments.....	35,943.78	113,338.53
Received during the year from all other sources.....	1,634.81	1,634.81
Totals		
Disbursed during the year.....	\$ 112,135.97	\$ 147,554.14
	50,517.44	123,410.00
Balance on hand December 31, 1908.....	\$ 61,618.53	\$ 24,144.05

IOWA INSURANCE REPORT

Exhibit of Certificates.

Classification	Total Business of the year	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	15,416	\$ 9,690,500.00
Benefit certificates written during the year	3,125	1,875,000.00
Benefit certificates increased during the year		16,000.00
Totals	18,531	\$ 11,581,500.00
Deduct terminated or decreased during the year	8,144	4,637,000.00
Total benefit certificates in force December 31, 1908	10,387	\$ 6,218,500.00
Benefit certificates terminated by death during the year	68	46,000.00
Benefit certificates terminated by lapse during the year	8,076	4,591,000.00

Exhibit of Death Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	69	\$ 32,838.91
Claims (face value) incurred during the year	68	45,892.85
Totals	137	\$ 78,731.76
Claims paid during the year	72	53,185.78
Balance	65	\$ 23,545.98
Saved by compromising or scaling down claims during the year		550.00
Claims unpaid December 31, 1908	65	\$ 22,995.98

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims, (face value) incurred during the year	3	\$ 533.00
Totals	3	\$ 533.00
Claims paid during the year	3	533.00

Exhibit of Sick and Accident Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims incurred during the year	914	\$ 17,173.87
Totals	914	\$ 17,173.87
Claims paid during the year	914	17,173.87

AMERICAN PATRIOTS

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly if possible.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates from district councils which are composed of delegates from subordinate councils.

What is the basis of said representation?

Answer—One delegate for each 500 members.

How often are regular meetings of the governing body held?

Answer—Every three years.

When was the last regular meeting of the governing body held?

Answer—May 12, 1908.

How many members of the governing body attended the last regular meeting?

Answer—42.

How many of same were delegates of subordinate branches?

Answer—22.

When and by whom are the officers and directors elected?

Answer—Board of directors elected by direct vote of members. Part of officers elected by board of directors, the rest by the supreme council.

What are the qualifications for membership?

Answer—White, of good moral character, between 16 and 55 years of age and pass a medical examination; provided they are not engaged in any of the prohibited occupations.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 and 55 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$100.00 to \$6,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch, by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relations or to persons dependent upon the member.

How are the expenses of the governing body defrayed?

Answer—By putting a percentage of the assessments collected into the general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—N. F. C. table at age of entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum number is twelve. There is no maximum.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By the reserve fund and the right to make further assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—After 70 if physically disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$3,496.24; emergency or reserve, \$950.72; expense, \$4,999.48.

How many assessments were collected during the year?

Answer—12.

Answer—Mortuary, 12; disability, 12; emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By setting aside 10 per cent of all assessments collected. To guarantee the full payment of benefits. When benefit fund is exhausted and 12 assessments per year does not produce enough money for the benefit fund to pay all claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, at supreme meeting May 12, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 39; Iowa, 59; Alabama, 22; Kentucky, 35; Delaware, 8; South Carolina, 11; Montana, 4; West Virginia, 3; North Carolina, 10; Georgia, 4; Virginia, 6; Mississippi, 4; Oklahoma, 18; Missouri, 127; Texas, 15; Washington, 3; Tennessee, 10; Nebraska, 10; Arkansas, 6; Kansas, 8; Ohio, 1; Colorado, 4; Florida, 6; New Jersey, 1; Indiana, 2; California, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$64,554.32.

Losses and claims paid from organization of association?

Answer—Death claims, \$91,491.12; disability claims, \$30,836.27.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

ANCIENT ORDER OF GLEANERS,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated September 25, 1894.

Commenced business October 12, 1894.

Home office, corner Woodward and Palmer Sts., Detroit, Mich.

President, ARA COLLINS, Charlotte, Mich. Secretary, G. H. SLOCUM, Detroit, Mich.

Vice President, JOHN LIVINGSTON, Detroit, Mich.

Treasurer, J. M. EALY, Caro, Mich.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 303,716.06

Income.

Gross amount of assessments paid by members, viz:
For mortuary \$ 251,413.02
For emergency 26,395.70 \$ 277,808.72

Gross amount of per capita tax, expense, \$32,151.33; annual dues, Extension Order, \$12,997.79; assessments for expenses, \$45,149.03 45,149.03

Gross amount of membership fees actually received by the association..... 11,609.29

Medical examiner's fees actually received by the association 1,308.00

All other assessments, dues or fees:—
Secretary's policy fee \$ 1,771.00 1,771.00

Total paid by members..... \$ 337,706.04

Interest on mortgage loans..... \$ 5,746.24

Interest on bonds..... 407.00

Interest from all other sources, daily

balances 1,370.54

Gross rent 175.00 7,008.78

Sale of lodge supplies..... 2,065.22

Total income \$ 348,300.04

Amount carried forward \$ 532,100.10

Disbursements.

Death claims	\$ 241,414.34	
Other benefits—		
Benefits paid to members disabled and in need	13,590.00	
Total benefits paid	\$ 255,004.34	
Commissions and fees paid to deputies or organ- izers	723.02	
Salaries of deputies and organizers, salaries, \$10,- 997.92; expenses, \$8,296.37	19,294.29	
Salaries of managers or agents not deputies or organizers	2,400.00	
Salaries of officers and trustees, No. 5	3,130.00	
Other compensation of officers—Secretary's certi- ficate fees	1,771.00	
Salaries of office employees, No. 16	9,723.06	
Salaries and fees paid to supreme medical exam- iners	1,262.75	
Traveling and other expenses of officers, trustees and committees	362.54	
Insurance department fees	88.00	
Rent	1,416.96	
Advertising, printing and stationery	2,351.11	
Postage, express, telegraph and telephone	2,803.07	
Lodge supplies	1,900.64	
Official publication	7,125.00	
Expenses of supreme lodge meeting	426.29	
Other legal expenses: Salary	538.00	
Furniture and fixtures	123.00	
Taxes, repairs and other expenses on real estate ..	51.16	
All other disbursements—		
Lights	\$ 195.18	
Appraisers' expenses negotiating loans, etc.	60.23	
Officers bonds	427.73	
Prizes to members for securing new members	490.70	
General office expense	1,453.68	
Miscellaneous expense	631.19	
Attorney fees for examining ab- stracts, etc.	78.75	
Postal cards	98.00	
Postage on official publication	1,294.01	4,729.47
Total disbursements	\$ 315,223.70	
Balance	\$ 236,876.40	

Ledger Assets.

Book value of real estate, unincumbered	\$ 47,834.50	
Mortgage loans on real estate, first liens	96,425.00	
Book value of bonds (excluding interest)	5,950.00	
Deposited in banks	86,666.90	
Total ledger assets	\$ 236,876.40	

Non-Ledger Assets.

Interest due, \$121.50, and accrued, \$2,993.59 on mortgages	\$ 3,115.09	
Interest due and accrued, \$154.78 on bonds	154.78	
Total interest and rents due and accrued	3,269.87	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	38,731.59	
All other assets—		
Furniture and fixtures	5,148.35	
Gross assets	\$ 284,026.21	

Deduct Assets Not Admitted.

Other items, viz.—		
Furniture and fixtures	5,148.35	
Total admitted assets	\$ 278,877.86	

Liabilities.

Death claims reported not yet adjusted, No. 49	\$ 36,690.00	
Total death claims	\$ 36,690.00	
Total unpaid claims	\$ 36,690.00	
Salaries, rents, expenses, commissions, etc., due or accrued	1,800.00	
All other liabilities, viz.—		
December deputies pay roll	\$ 1,200.00	
Bills not audited	460.00	
Total liabilities	1,660.00	
	\$ 40,150.00	

Exhibit of Funds.

Classification	Mortuary	Emergency	Charter Membership
Balance on hand December 31, 1907	\$ 14,584.55	\$ 169,416.07	\$ 9,085.53
Received during the year from assess- ments	251,413.02		11,009.29
Received during the year from interest and dividends		6,153.24	
Received during the year from dues and per capita tax		26,395.70	12,997.70
Received during the year from all other sources—fees			
Totals	\$ 265,997.57	\$ 201,965.01	\$ 33,692.52
Disbursed during the year	255,001.34	138.98	22,908.01
Balance on hand December 31, 1908	\$ 10,996.23	\$ 201,826.03	\$ 10,784.51

Exhibit of Funds—Continued

Classification	Medical and Policy	Expense	Totals
Balance on hand December 31, 1907		\$ 10,023.91	\$ 203,710.00
Received during the year from assessments			203,022.31
Received during the year from interest and dividends			6,133.24
Received during the year from dues and per capita tax		38,682.00	76,075.49
Received during the year from all other sources—fees	3,139.00		3,139.00
Totals	\$ 3,139.00	\$ 47,906.00	\$ 532,100.10
Disbursed during the year	2,033.75	34,138.62	315,223.70
Balance on hand December 31, 1908	\$ 105.25	\$ 13,167.38	\$ 236,876.40

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	53,274	\$ 46,030,500.00	164	\$ 147,750.00
Benefit certificates written during the year	5,468	4,753,000.00	98	80,000.00
Benefit certificates increased during the year (44)		22,000.00		
Totals	58,742	\$ 50,805,500.00	262	\$ 236,750.00
Deduct terminated or decreased during the year (20)	3,201	2,777,250.00	14	11,250.00
Total benefit certificates in force December 31, 1908	55,541	\$ 48,028,250.00	248	\$ 225,500.00
Benefit certificates terminated by death during the year	292	236,530.00	4	2,750.00
Benefit certificates terminated by lapse during the year	2,909	2,540,720.00	10	8,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31st as per last statement	56	\$ 43,200.00		
Claims (face value) incurred during the year	292	236,530.00	4	\$ 2,750.00
Totals	348	\$ 279,830.00	4	\$ 2,750.00
Claims paid during the year	293	241,411.34	4	2,750.00
Balance	49	\$ 38,405.66		
Saved by compromising or scaling down claims during the year		1,715.66		
Claims unpaid December 31, 1908	49	\$ 36,690.00		

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims incurred during the year	689	\$ 13,500.00	1	\$ 40.00
Totals	689	\$ 13,500.00	1	\$ 40.00
Claims paid during the year	689	\$ 13,500.00	1	\$ 40.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,188.

How often are meetings of the subordinate branches required to be held?

Answer—Required to meet once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One delegate from each local organization.

What is the basis of said representation?

Answer—One delegate regardless of number of members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—January, 1908.

How many members of the governing body attended the last regular meeting?

Answer—About six hundred.

How many of same were delegates of subordinate branches?

Answer—587.

When and by whom are the officers and directors elected?

Answer—Delegates at biennial meetings.

What are the qualifications for membership?

Answer—Any person in good health, of good character, and living upon a farm.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—17 to 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$200.00 to \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Dependents. See Act 119, Session Laws 1893, Statistics of Michigan.

How are the expenses of the governing body defrayed?

Answer—From expense fund—supreme or governing body—delegates' expenses by local organizations.

Are assessments graded on any table of mortality?

Answer—No.

IOWA INSURANCE REPORT

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments may be levied to pay all death claims incurred.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—First three assessments go direct to extension fund.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Through collection of emergency fund and calling extra assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$35,916.15; emergency, \$26,395.70; expense, \$32,151.33.

How many assessments were collected during the year?

Answer—Mortuary, 7; emergency or reserve, collected semi-annually; expense, collected semi-annually.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Each member pays 25 cents each six months. May be used to pay death claims in certain emergencies.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—January, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Michigan, 958; Ohio, 64; Indiana, 117; Illinois, 41; Iowa, 8.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$1,368,258.77; disability, \$98,661.00.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,343,675.52; disability claims, \$98,661.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—G. H. Slocum, supreme secretary; R. L. Holloway, assistant secretary; Luella Currey, statistics; Ada F. Theobald, head bookkeeper.

ANCIENT ORDER OF UNITED WORKMEN

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

ANCIENT ORDER OF UNITED WORKMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated, voluntary organization. Commenced business Nov. 27, 1873.
Date of admission into Iowa, November 27, 1873.

Home office, 306, 307, 308, 309 and 512 Citizens National Bank Bldg., Des Moines, Iowa.

President, E. B. EVANS, G. M. W., Des Moines, Iowa.

Secretary, B. F. REHKOPF, Grand Recorder, Des Moines, Iowa.

Attorney for Service of Process, B. F. REHKOPF, Grand Recorder, Des Moines, Iowa.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 48,202.20

Income.

Gross amount of assessments paid by members, viz:

For mortuary \$ 272,787.00 \$ 272,787.00

Gross amount of per capita tax..... 37,910.50

All other assessments, dues or fees:—

Charter fees 45.00

Certificate fees 1,119.50

Premium on schedule bond subordinate lodge officers 218.34 1,382.84

Total paid by members..... \$ 312,080.34

Interest from all other sources on deposits 1,224.10

Total 1,224.10

Sale of lodge supplies..... 322.07

From all other sources:—

Refund of assessment advanced disabled members 3.85

Refund of expenses to Minnesota Grand Lodge by G. M. W..... 25.38

Refund of litigation expenses..... 50.00 79.23

Total income \$ 313,705.74

Amount carried forward \$ 361,975.00

Disbursements.

Death claims	\$ 246,000.00	
Other benefits—		
Fraternal aid sent to the supreme lodge	28,976.55	
Total benefits paid.....	\$ 274,976.55	
Commissions and fees paid to deputies or organizers	2,380.57	
Salaries of deputies and organizers.....	11,330.50	
Salaries of officers and trustees. No. 3.....	4,100.00	
Salaries and other compensation of committees.....	531.96	
Salaries of office employes. No. 4.....	3,003.55	
Traveling and other expenses of officers, trustees and committees	412.07	
Insurance department fees.....	25.00	
Rent	1,235.09	
Advertising, printing and stationery.....	1,003.19	
Postage, express, telegraph and telephone.....	1,185.17	
Lodge supplies	209.35	
Official publication	3,321.00	
Legal expense	66.10	
Furniture and fixtures.....	99.61	
Loss on sale or maturity of ledger assets—		
Per capita tax to supreme lodge..\$	4,430.95	
Premium on bonds of officers, grand and subordinate	502.58	
Assessments paid for disabled members	465.20	5,398.73
All other disbursements—		
Actuarial expenses	\$ 400.00	
Auditing books of Marion Lodge No. 303	12.95	
Banners for street parade.....	4.50	
Cleaning office rugs	5.85	
Cuts for official publication "Loyal Workman"	61.26	
Flowers for funeral for grand lodge officers	4.00	
Grand medical examiners' expenses to supreme lodge.....	24.40	
City directory for office of grand recorder	6.00	
Expenses incurred securing evidence disabled members.....	3.00	
Laundry bill97	
Fire insurance premium.....	8.70	
Planing records for phonograph.....	.23	
Refund of certificate fees.....	1.00	
Repairing two seals.....	1.50	
Subscription for "Fraternal Monitor"	8.00	
Subscription for "The System".....	2.00	
Entertainment of supreme lodge	268.50	812.86
Total disbursements		310,213.51
Balance		\$ 51,761.19

Ledger Assets.

Deposited in trust companies and banks on interest	\$ 51,761.19
Total ledger assets.....	\$ 51,761.19

Non-Ledger Assets.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	47,715.30
Gross assets	\$ 99,476.69
Total admitted assets.....	\$ 99,476.69

Liabilities.

Death claims resisted, No. 2.....	\$ 4,000.00
Death claims reported not yet adjusted.....	13,000.00
Total death claims.....	\$ 17,000.00
Total unpaid claims.....	\$ 17,000.00
Salaries, rents, expenses, commissions, etc., due or accrued	244.73
Total Liabilities	\$ 17,244.73

Exhibit of Funds.

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1907.....	\$ 48,183.17	\$ 86.09	\$ 48,269.26
Received during the year from assessments	275,787.00		275,787.00
Received during the year from interest and dividends	1,171.00	52.50	1,224.10
Received during the year from dues and per capita tax		37,910.50	37,910.50
Received during the year from all other sources		1,784.14	1,784.14
Totals	\$ 325,141.77	\$ 39,833.23	\$ 364,975.00
Transferred to other funds.....			
Balance	\$ 325,141.77	\$ 39,833.23	\$ 364,975.00
Received by transfers			
Balance after transfers.....	\$ 325,141.77	\$ 39,833.23	\$ 364,975.00
Disbursed during the year.....	274,976.55	35,237.36	310,213.81
Balance on hand December 31, 1908	\$ 47,165.22	\$ 4,000.97	\$ 51,761.19

IOWA INSURANCE REPORT

Exhibit of Certificates.

Classification	Business in Iowa During Year	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	15,949	\$ 26,041,000.00
Benefit certificates written during the year	2,534	3,319,000.00
Benefit certificates increased during the year	23	23,000.00
Totals	18,506	\$ 29,383,000.00
Deduct terminated or decreased during the year	2,115	2,907,000.00
Total benefit certificates in force December 31, 1908	16,391	\$ 26,476,000.00
Benefit certificates terminated by death during the year	140	254,000.00
Benefit certificates terminated by lapse during the year	1,940	2,618,000.00
Benefit certificates terminated by decrease during the year	35	35,000.00

Exhibit of Death Claims.

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	5	\$ 9,000.00
Claims (face value) incurred during the year	140	254,000.00
Totals	145	\$ 263,000.00
Claims paid during the year	136	246,000.00
Balance	9	\$ 17,000.00
Saved by compromising or scaling down claims during the year		
Claims unpaid December 31, 1908	9	\$ 17,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—152.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly at least.

How are the subordinate branches represented in the grand or governing body?

Answer—By the election of their representatives at a stated meeting fixed by law.

What is the basis of said representation?

Answer—One vote or representative for 50 members or less, and one additional for each additional 50 members, or fraction of twenty-five or more.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

May 14 and 15, 1907.

How many members of the governing body attended the last regular meeting?

Answer—207.

How many of same were delegates of subordinate branches?

Answer—184.

When and by whom are the officers and directors elected?

Answer—By the grand lodge when in session.

What are the qualifications for membership?

Answer—Good moral character, must be sound physically and mentally, 18 years old and under 45 years old.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and under 45.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife or someone related by blood, or dependent on member for support.

How are the expenses of the governing body defrayed?

Answer—Per capita tax of sixty cents quarterly, profit on supplies sold, and certificate fees.

Are assessments graded on any table of mortality?

Answer—No. Classified on natural premium plan.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Attained age at entry and advanced January 1st of each year, after attaining to the ages of 25, 30, 35, 40, 45 and 50 members are grouped in classes, viz.: 18 to 24; 25 to 29; 30 to 34; 35 to 39; 40 to 44; 45 to 49; and 50 years old and over.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Not limited.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By guaranty fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$34,894.95; expense, \$39,338.40.

How many assessments were collected during the year?

Answer—Mortuary, 8; expense, 4.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—None.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Some amendments in May, 1907.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In Iowa only.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$3,525,904.23.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,442,934.06.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, a premium of one and two dollars per member, according to value of certificate taken.

What officials and heads of departments of the association supervised the making of this report?

Answer—The Grand Master Workman, the Grand Recorder, and the chairman of the finance committee of the grand lodge.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY OF UNITED STATES,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated October 24, 1905. Commenced business March 4, 1854.

March 4, 1854, State of Missouri, approved November 6, 1883, under

Fraternal Voluntary Association of Illinois.

Home office, 1701-5 Allen Ave., St. Louis, Mo.

President, C. J. CEJKA.

Vice President, JOSEPH STANKOVSKY.

Secretary, J. V. LUNAK.

Treasurer, JOSEPH NOVAK.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 132,684.58

Income.

Gross amount of assessments paid by members, viz:

For mortuary.....\$ 243,764.70

For reserve..... 16,468.74 \$ 260,233.17

Gross amount of per capita tax..... 3,615.33

Total paid by members.....\$ 263,878.50

Interest on bonds.....\$ 5,106.25

Interest from all other sources..... 665.80

Total 5,772.05

Sale of lodge supplies..... 300.29

Official publication 7,150.56

From all other sources:—

Certificates 285.75

Blank books 224.25

Statutes and by-laws 189.20

Exchange 6.87 706.07

Total income \$ 277,807.47

Amount carried forward \$ 410,492.05

Disbursements.

Death claims\$ 243,000.00

Total benefits paid.....\$ 243,000.00

Salaries of officers and trustees..... 1,434.00

Salaries of office employes. No. 2..... 40.00

Insurance department fees..... 81.60

Rent 160.00

Advertising, printing and stationery..... 211.72

Postage, express, telegraph and telephone..... 318.13

Lodge supplies 6.00

Official publication 4,452.28

Legal expense..... 10.00

249,713.73

All other disbursements—

Premiums and interest on bonds..... 439.39

Total disbursements \$ 250,153.12

Balance \$ 160,338.93

Ledger Assets.

Book value of bonds (excluding interest).....\$ 142,623.18

Deposited in trust companies and banks on inter-

est 7,344.07

Cash deposited in banks (not on interest)..... 10,371.68

Total ledger assets.....\$ 160,338.93

Non-Ledger Assets.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	\$ 21,500.00
Gross assets	\$ 181,838.93
Total admitted assets.....	\$ 181,838.93

Liabilities.

Death claims due and unpaid.....	\$ 21,500.00
Total death claims.....	\$ 21,500.00
Total liabilities	\$ 21,500.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 1,102.24	\$ 121,931.42
Received during the year from assessments.....	243,764.70	16,463.47
Received during the year from interest and dividends.....		5,103.25
Totals	\$ 244,866.94	\$ 143,505.14
Disbursed during the year.....	243,000.00	
Balance on hand December 31, 1908.....	\$ 1,866.94	\$ 143,505.14

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 9,650.92	\$ 132,684.58
Received during the year from assessments.....	12,308.05	272,601.22
Received during the year from interest and dividends.....		5,106.25
Totals	\$ 22,018.97	\$ 410,392.05
Disbursed during the year.....	7,053.08	250,053.08
Balance on hand December 31, 1908.....	\$ 14,965.89	\$ 160,338.93

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	23,514	\$ 16,400,000.00	876	\$ 609,250.00
Benefit certificates written during the year	1,093	759,250.00	14	6,250.00
Benefit certificates increased during the year		22,750.00		500.00
Totals	24,607	\$ 17,420,000.00	890	\$ 616,000.00
Deduct terminated or decreased during the year	994	940,250.00	16	10,000.00
Total benefit certificates in force December 31, 1908.....	23,613	\$ 16,479,750.00	874	\$ 606,000.00
Benefit certificates terminated by death during the year.....	324	240,000.00	12	8,750.00
Benefit certificates terminated by lapse during the year.....	670	699,750.00	4	1,250.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	30	\$ 24,000.00		
Claims (face value) incurred during the year	324	240,500.00	12	\$ 8,750.00
Totals	354	\$ 264,500.00	12	\$ 8,750.00
Claims paid during the year.....	325	243,000.00	12	8,750.00
Balance	29	\$ 21,500.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—207 lodges and 13 state grand lodges.

How often are meetings of the subordinate branches required to be held?

Answer—Regular meetings are held at least once a month at the time fixed by the by-laws of the respective lodges.

How are the subordinate branches represented in the supreme or governing body?

Answer—The supreme lodge consists of delegates or representatives elected from the membership and the supreme legislative body of the society creates by-laws and laws in national convention for the entire society and elects the executive committee of the supreme lodge.

What is the basis of said representation?

Answer—One representative for every 200 members or fraction of not less than 125 members.

How often are regular meetings of the governing body held?

Answer—Every five years.

When was the last regular meeting of the governing body held?

Answer—The last one was held July, 1904, at St. Louis, Mo.

How many members of the governing body attended the last regular meeting?

Answer—7.

How many of same were delegates of subordinate branches?

Answer—3.

When and by whom are the officers and directors elected?

Answer—The officers and directors or the executive committee of the supreme lodge are elected by the delegates at the national meeting.

What are the qualifications for membership?

Answer—He may become a member who is of Bohemian Slavonian origin, or has command of the Bohemian language, who possesses perfect health, leads a moral and creditable life and is able to earn his living in a respectable manner and is personally thoroughly known for at least six months in the place in which he makes application for membership.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—Not less than 18 and not more than 45 years of age.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—The minimum insurance \$250.00, maximum \$1,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wives, husbands, children, parents, sisters, brothers, and other relatives.

How are the expenses of the governing body defrayed?

Answer—For the payment of the current expenses of the governing body—supreme lodge—each lodge pays pro rata according to the number of its members, namely: 20 cents annually for each member.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Assessments are levied on age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Assessments are based on the "level premium." For each benefit of \$1,000.00 members pay as follows: From 18 to 25 years of age, 6c; from 25 to 30, 7c; from 30 to 35, 8c; 35-40, 10c; 40-45, 12c. Members entitled to benefit of \$500.00 pay one-half and those entitled to \$250.00 pay one-fourth of the above enumerated assessments. The assessments for the benefit in case of death of an insured wife or daughter in the amount of \$250.00 are equally apportioned by the executive committee of the supreme lodge at the end of each month.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—In case of the breaking out of cholera or other destructive epidemic by which a great number of the members would be attacked, the executive committee of the supreme lodge has the power, should the number of deaths exceed 50 per month, to diminish the death benefit payable in case of the death of brother by one-fourth; in case of 100 deaths per month by three-fourths and in case of a still greater number by an amount to be determined by the executive committee of the supreme lodge.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No. Every assessment for one death case amounted January 31st, to \$1,137.63% and December 31st to \$1,141.14. In case the amount of one assessment is not sufficient to pay a benefit the executive committee of the supreme lodge is authorized to make an additional assessment from which the lacking amount shall be paid. The excess shall be left to the credit of the following assessment.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, January 31st, \$1,137.63%; December 31st, \$1,141.14%; emergency or reserve, February 28th, \$3,202.25; May 31st, \$5,900.25; August 31st, \$3,211.00; December 31st, \$4,148.50; expense, \$1,675.10.

How many assessments were collected during the year?

Answer—Mortuary, 195 male members, 86 lady members; emergency or reserve, 4; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—The reserve fund is designed exclusively for insuring the payment of death benefits in the future and consists of the dues of members, gifts of money, and other receipts and bequests donated for that purpose. The annual dues for the reserve fund for each amount are as follows: \$1.00 for each member who has a valid certificate for \$1,000.00 or \$750.00; 50c for \$500.00; 25c for death benefit of \$250.00.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Arkansas, 1; California, 1; South Dakota, 3; Illinois, 49; Iowa, 10; Kansas, 8; Maryland, 3; Michigan, 5; Minnesota, 5; Missouri, 10; Nebraska, 11; New Jersey, 5; New York, 18; Ohio, 25; Oklahoma, 1; Pennsylvania, 12; Texas, 21; Wisconsin, 14; Connecticut, 2; Massachusetts, 3.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$4,080,751.60.

Losses and claims paid from organization of association?

Answer—Death claims, \$4,077,300.00.

Is any compensation allowed or paid to any person for admission fees or otherwise for procuring new members except from the preliminary organization of subordinate bodies?

Answer—No, not even for preliminary organization of subordinate bodies.

What officials and heads of departments of the association supervised the making of this report?

Answer—President, secretary and treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

BROTHERHOOD OF AMERICAN YEOMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Home office, Fifth and Park Sts., Des Moines, Iowa.

Incorporated December 27, 1897.

Commenced business February 25, 1897.

President, WILLIAM KOCH.

Vice President, HENRY LEHMAN.

Secretary, WM. E. DAY.

Treasurer, FRANK S. DUNSHIE.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 907,564.06

Income.

Gross amount of assessments paid by members, viz:

For mortuary \$ 855,425.13

For reserve 146,507.21 \$ 1,001,932.34

Gross amount of per capita tax, \$158,879.02; assessments for expenses, \$48,040.32..... 206,919.34

Medical examiner's fees actually received by the association 30,567.25

Medical examiner's fees actually received by the association 7,168.75

1,246,567.68

Less payments returned to applicants or members 270.30

Total paid by members..... \$ 1,246,317.48

Interest on mortgage loans..... \$ 39,679.50

Interest on bonds..... 420.70

Interest from all other sources..... 5,848.41

Total 45,948.94

Sale of lodge supplies..... 10,019.00

From all other sources:—

Surety bond fund..... 503.43

Total income \$ 1,302,788.85

Amount carried forward \$ 2,210,332.91

Disbursements.

Death claims \$ 768,963.74
Permanent disability claims..... 54,182.89
Sick and accident claims..... 25,568.35
Old age benefits 300.00

Total benefits paid..... \$ 849,014.98

Commissions and fees paid to deputies or organizers 145,012.31

Salaries of officers and trustees. No. 14..... 19,070.62

Salaries and other compensation of committees..... 3,587.33

Salaries of office employees. No. 28..... 22,067.85

Salaries and fees paid to supreme medical examiners 2,310.27

Traveling and other expenses of officers, trustees and committees 7,591.80

Insurance department fees..... 1,007.30

Advertising, printing and stationery..... 16,411.41

Postage, express, telegraph and telephone..... 10,081.16

Lodge supplies 9,110.63

Official publication 13,062.47

Legal expense in litigating claims, \$1,-

285.93; other legal expenses, \$1,726.65..... 3,012.58

Furniture and fixtures..... 5,023.77

All other disbursements—

Deputy bond fund..... \$ 95.25

Clerk hire (legal department)..... 40.00

Lecture work 3,081.07

Sundry expense 309.54

Auditing Homesteads 2,161.40

Fraternal Congress 780.02

Office supplies 1,658.20

Organization outfits 1,409.35

Prizes 710.46

Official bonds 187.05

Library account 87.00

Dedication expense 107.70

Maintenance home office building..... 2,751.28

13,378.32

Total disbursements \$ 1,122,714.80

Balance \$ 1,087,608.11

Ledger Assets.

Book value of real estate, unincumbered..... \$ 70,705.30

Mortgage loans on real estate, first liens..... 791,624.50

Book value of bonds (excluding interest)..... 12,400.00

Deposited in trust companies and banks on interest..... 210,328.49

Organizers' balances..... 2,549.82

Total ledger assets..... \$ 1,087,608.11

Non-Ledger Assets.

Interest accrued, \$15,079.65 on mortgages..... \$ 15,079.65

Interest accrued, \$124.09 on bonds..... 124.00

Total interest and rents due and accrued..... 15,203.65

Market value of bonds and stocks over book value..... \$49.30

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... 97,900.00

IOWA INSURANCE REPORT

All other assets—		
Office furniture and fixtures.....	\$ 21,490.48	
Lodge supplies inventory	5,178.71	26,669.19
Gross assets		\$ 1,226,830.25

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds \$	2,549.82	
Other items, viz.—		
Office furniture and fixtures.....	21,490.48	
Lodge supplies—inventory	5,178.71	29,219.01
Total admitted assets.....		\$ 1,197,611.24

Liabilities.

Death claims due and unpaid.....	\$ 14,583.34	
Death claims resisted.....	21,000.00	
Death claims reported not yet adjusted.....	101,500.00	
Total death claims.....		\$ 137,083.34
Total permanent disability claims.....		16,000.00
Total sick and accident claims.....		1,375.00
Total unpaid claims.....		\$ 154,458.34
Total liabilities		\$ 154,458.34

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 116,535.96	\$ 699,265.34
Received during the year from assessments.....	855,336.93	146,507.21
Received during the year from interest and dividends.....		40,100.20
Totals	\$ 971,872.89	\$ 855,872.75
Disbursed during the year.....	849,014.98	
Balance on hand December 31, 1908.....	\$ 122,857.91	\$ 855,872.75

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 121,762.76	\$ 907,564.06
Received during the year from assessments.....	48,040.32	1,019,884.46
Received during the year from interest and dividends.....	5,948.74	45,948.94
Received during the year from dues and per capita tax.....	158,637.02	158,637.02
Received during the year from all other sources.....	48,258.43	48,258.43
Totals	\$ 382,607.27	\$ 2,210,332.91
Disbursed during the year.....	273,729.82	1,122,744.80
Balance on hand December 31, 1908.....	\$ 108,877.45	\$ 1,087,608.11

BROTHERHOOD OF AMERICAN YEOMEN

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	77,024	\$115,263,500.00	23,333	\$ 34,296,500.00
Benefit certificates written during the year	27,100	36,370,000.00	4,271	5,597,000.00
Benefit certificates increased during the year		221,500.00		44,000.00
Totals	104,124	\$151,855,000.00	27,604	\$ 39,937,500.00
Deduct terminated or decreased during the year	9,926	13,052,000.00	1,401	1,769,500.00
Total benefit certificates in force December 31, 1908.....	94,198	\$138,803,000.00	26,203	\$ 38,168,000.00
Benefit certificates terminated by death during the year	540	\$13,000.00	174	262,000.00
Benefit certificates terminated by lapse during the year	9,386	12,239,000.00	1,227	1,507,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	68	\$ 99,500.00	19	\$ 32,000.00
Claims (face value) incurred during the year	554	830,875.00	176	263,175.00
Totals	622	\$ 930,375.00	195	\$ 295,175.00
Claims paid during the year.....	524	768,963.74	167	249,424.15
Balance	98	\$161,411.26	28	\$ 45,750.85
Saved by compromising or scaling down claims during the year.....	8	24,327.92	5	9,917.51
Claims unpaid December 31, 1908.....	90	\$ 137,083.34	23	\$ 35,833.34

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	10	\$ 4,625.00	4	\$ 1,125.00
Claims (face value) incurred during the year	117	75,230.00	38	27,000.00
Totals	127	\$ 79,855.00	42	\$ 28,125.00
Claims paid during the year.....	89	54,182.89	32	21,400.67
Balance	38	\$ 25,692.11	10	\$ 6,724.33
Saved by compromising or scaling down claims during the year.....	14	9,692.11	3	2,724.33
Claims unpaid December 31, 1908.....	24	\$ 16,000.00	7	\$ 4,000.00

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	11	\$ 1,375.00	1	\$ 300.00
Claims incurred during the year	246	26,000.00	79	7,700.00
Totals	257	\$ 27,375.00	80	\$ 8,000.00
Claims paid during the year	244	25,568.35	76	7,350.00
Claims unpaid December 31, 1908	13	\$ 1,806.65	4	\$ 650.00
Balance—				
Dropped	2	431.65		
Unpaid December 31st	11	1,375.00		

Exhibit of Old Age and Other Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims incurred during the year	3	\$ 300.00	3	\$ 300.00
Total	3	\$ 300.00	3	\$ 300.00
Claims paid during the year	3	300.00	3	300.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,993.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected to state conclaves. State conclaves elect delegates to supreme conclave.

What is the basis of said representation?

Answer—See section 17, by-laws.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—November, 1905.

How many members of the governing body attended the last regular meeting?

Answer—122.

How many of same were delegates of subordinate branches?

Answer—All were delegates from different states.

When and by whom are the officers and directors elected?

Answer—Quadrennially by supreme conclave.

What are the qualifications for membership?

Answer—White persons of sound body and mental health, etc. See Sec. 2, by-laws.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Husband, wife, relative, legal representative, heir or legatee.

How are the expenses of the governing body defrayed?

Answer—By the association out of expense fund.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—See section 145, page 59, paragraph 4.

Are notices of the assessments and dues sent to the members?

Answer—No; by official paper only.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes; 75 per cent of first year's assessment may be used for field work and for securing better medical examinations.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By safety clause given in Sec. 21.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$82,000.00; expense, \$15,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See section 144, by-laws.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 439; North Dakota, 204; South Dakota, 97; Minnesota, 190; Wisconsin, 65; Colorado, 44; Idaho, 13; Montana, 52; Washington, 69; Missouri, 253; Kansas, 95; Ohio, 34; Indiana, 25; Texas, 114; Wyoming, 15; California, 42; Oklahoma, 83; Nebraska, 63; Oregon, 10; Utah, 4; Arizona, 1; Illinois, 35; Michigan, 29; New Mexico, 5; Manitoba, 8; Saskatchewan, 4.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—President and secretary receive as part salary 15c on each new member secured, not to exceed \$2,200.00 per year.

Assessments collected from organization of association?

Answer—Mortuary, \$3,802,996.70.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,395,379.10; disability claims, \$334,759.69.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No, except for building up old organizations.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Home office, 108 LaSalle St., Chicago, Ill.

Incorporated May 24, 1883.

Commenced business May 24, 1883.

Date of admission into Iowa, March 22, 1891.

High Chief Ranger, THOS. H. CANNON.

Secretary, THOS. F. McDONALD.

High Vice Chief Ranger, F. I. C. BILODEAN.

High Treasurer, JOHN A. LUNBACK.

Balance from Previous Year.

Ledger assets December 31st of previous year---- \$ 1,614,437.69

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary ----- \$ 1,423,927.07 \$ 1,423,927.07

Gross amount assessments for expenses----- 93,616.50

1,517,543.57

Returned to members----- 401.63

Total paid by members----- \$ 1,517,141.94

Interest on bonds----- \$ 60,932.42

Interest from all other sources----- 2,448.86 63,381.28

Sale of lodge supplies----- 8,233.57

Official publication—advertising in same----- 527.21

From all other sources—

Certificate fees—policies written..\$ 8,470.50

Sub. Ct. officers' bonds—premiums_ 3,783.10

Charter fees ----- 3,450.00

Sub. Ct. Cr. Bal.—charged off----- 13.52

15,717.12

Total income ----- \$ 1,605,001.12

Amount carried forward----- \$ 3,219,438.81

Disbursements.

Death claims ----- \$ 1,148,991.68

Total benefits paid----- \$ 1,148,991.68

Commissions and fees paid to organizers----- 5,847.00

Salaries of organizers----- 11,925.00

Salaries of officers and trustees. No., 3, \$9,100.00;

9 trustees, \$1,910.00 ----- 11,010.00

Salaries of office employees, No., 18----- 17,940.45

Premium Sub. Ct. officers bonds----- 3,802.14

Premium High Ct. officers bonds----- 585.00

Traveling and other expenses of officers, trustees

and committees ----- 5,336.12

Investigations ----- 68.00

Insurance department fees----- 550.50

Rent, including light, for association's occupancy

of its own buildings----- 3,415.58

Advertising, printing and stationery----- 3,642.91

Postage, express, telegraph and telephone----- 4,567.71

Lodge supplies ----- 7,701.62

Official publication, including anniversary number

Expense of 25th anniversary celebration----- 3,802.25

Legal expense ----- 2,302.51

Furniture and fixtures, insurance on same----- 66.00

All other disbursements—

Sub. Cts., Cr. Bal., charged off----- \$ 295.35

Accrued interest on bonds at time

of purchase ----- 1,346.36

Fees National Fraternal Congress ----- 255.00

Fees Am. Fed. of C. S.----- 140.00

Fees auditing committee----- 880.20

Miscellaneous ----- 59.95 2,976.86

Total disbursements ----- \$ 1,254,930.10

Balance ----- \$ 1,964,508.71

Ledger Assets.

Book value of bonds (excluding interest)----- \$ 1,817,192.71

Deposited in trust companies and banks on interest ----- 133,556.00

Other ledger assets, viz.—

Deposited with Prov. Treas., P. Q. in trust-- 5,000.00

Fixtures and supplies----- 5,760.00

Total ledger assets----- \$ 1,964,508.71

Non-Ledger Assets.

Interest due, \$13,160.48, and accrued, \$13,193.08 on bonds	\$ 26,353.56	
Interest due, \$75.00 on other assets.....	75.00	
Total interest and rents due and accrued....		26,428.56
All other assets—		
Outstanding balances, sub-contracts.....	\$ 31,908.97	
Due on advertising accounts.....	455.64	32,424.61
Gross assets		\$ 2,035,843.71

Deduct Assets Not Admitted.

Other items, viz.—		
Fixtures and supplies.....	5,760.00	
Advertising accounts	455.64	6,215.64
Total admitted assets.....		\$ 2,029,628.07

Liabilities.

Death claims due and unpaid.....	\$ 5,608.32	
Death claims resisted.....	14,000.00	
Death claims reported not yet adjusted.....	144,500.00	
Total death claims.....		\$ 164,108.32
Total liabilities		\$ 164,108.32

Exhibit of Funds.

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1907.....	\$ 1,600,256.11	\$ 14,181.58	\$ 1,614,437.69
Received during the year from assessments	1,423,927.07	93,616.50	1,517,543.57
Received during the year from interest and dividends	63,130.90	250.38	63,381.28
Received during the year from all other sources	1.29	24,476.61	24,477.90
Totals	\$ 3,087,315.37	\$ 132,525.07	\$ 3,219,840.44
Disbursed during the year.....	1,150,579.59	104,722.14	1,255,331.73
Balance on hand December 31, 1908.....	1,936,735.78	27,772.92	1,964,508.71

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	128,475	\$133,500,300.00	4,870	\$ 5,006,000.00
Benefit certificates written during the year	13,309	12,978,750.00	443	444,000.00
Benefit certificates increased during the year		78,000.00		
Totals	141,844	\$146,557,050.00	5,313	\$ 5,510,000.00
Deduct terminated or decreased during the year	7,333	7,455,000.00	241	248,000.00
Total benefit certificates in force December 31, 1908.....	134,511	\$139,102,050.00	5,072	\$ 5,262,000.00
Benefit certificates terminated by death during the year	1,104	1,175,000.00	36	32,000.00
Benefit certificates terminated by lapse during the year	6,229	6,233,250.00	215	216,000.00
Benefit certificates terminated by decrease during the year.....		46,750.00		

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	131	\$ 143,050.00	4	\$ 7,000.00
Claims (face value) incurred during the year	1,104	1,175,000.00	36	32,000.00
Totals	1,235	\$ 1,318,050.00	36	\$ 39,000.00
Claims paid during the year.....	1,085	1,148,001.68	29	35,000.00
Balance	149	\$ 169,058.32	1	\$ 4,000.00
Saved by compromising or scaling down claims during the year.....		4,000.00		3,000.00
Claims unpaid December 31, 1908.....		\$ 164,108.32		\$ 1,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,601.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to international convention.

What is the basis of said representation?

Answer—One delegate for each 600 members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—August, 1907.

How many members of the governing body attended the last regular meeting?

Answer—227.

How many of same were delegates of subordinate branches?

Answer—214.

When and by whom are the officers and directors elected?

Answer—By delegates at international convention.

What are the qualifications for membership?

Answer—Roman Catholic; male; good health and character; 18 to 45 years.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 45.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, dependents, when proof of dependency is furnished.

How are the expenses of the governing body defrayed?

Answer—By special assessment.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments are called monthly.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Graded assessment system.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$118,660.59; expense, \$31,205.50.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 3.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Amount of assessment over death losses; payment of death losses. Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—See list.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$13,019,869.84.

Losses and claims paid from organization of association?

Answer—Death claims, \$11,282,853.03.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—High chief ranger, high secretary, high treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the
CHURCH FRATERNAL,

Organized under the laws of the State of Illinois, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Incorporated May 27, 1897.

Commenced business May 29, 1897.

Date of admission into Iowa, 1906.

Home office, Library Bldg., Monmouth, Ill.

President, RUSSELL GRAHAM.

Secretary, HUGH R. MOFFETT.

Vice President, J. A. BURNETT.

Treasurer, R. E. WHITE.

Balance from Previous Year.

Ledger assets December 31st of previous year.... \$ 50,936.17

Income.

Gross amount of assessments paid by members,

viz.—

For mortuary \$ 31,276.88

For reserve 5,324.76 \$ 36,601.64

Gross amount of per capita tax, \$8,-
715.75; assessments for expenses,
\$6,353.98 15,069.72

IOWA INSURANCE REPORT

All other assessments, dues or fees.....		23.50	23.50
Change in certificates.....	\$	23.50	
Total paid by members.....	\$	51,694.87	
Interest on mortgage loans.....	\$	2,430.47	
Total		2,430.47	
Profit on sale or maturity of ledger assets—			
Advance payments	9,823.94	9,823.94	
Total income		\$	63,949.28
Amount carried forward.....		\$	120,885.45

Disbursements.

Death claims	\$	30,000.00	
Total benefits paid.....	\$	30,000.00	
Commissions and fees paid to deputies or organizers		8,572.80	
Salaries of officers and trustees, No., 13.....		1,887.03	
Salaries of office employees, No., 2.....		1,440.00	
Salaries and fees paid to supreme medical examiners		866.32	
Salaries and fees paid to subordinate medical examiners		7.00	
Traveling and other expenses of officers, trustees and committees		85.86	
Insurance department fees.....		290.70	
Rent, including January, 1909.....		335.00	
Advertising, printing and stationery.....		739.82	
Postage, express, telegraph and telephone.....		523.28	
Official publication		376.07	
Expense of supreme lodge meeting.....		4.50	
Legal expense		55.00	
Furniture and fixtures.....		599.07	
All other disbursements—			
Fire insurance.....	\$	17.00	
Janitor and janitor supplies.....		47.55	
Notary fees and fees filing legal papers		6.80	
Society emblems		126.25	
Directors' bonds		11.25	
Fraternal Monitor and statistics.....		9.00	
Ass'n fraternity Am, dues, etc.....		17.28	
Lights		9.21	
Curtains, screen doors, etc.....		31.52	
Incidentals		2.05	
Exchange75	
Accumulated interest on loans bought		45.44	
Transferred advance payments to regular funds		9,727.91	
Total disbursements		\$	55,134.46
Balance		\$	65,750.99

CHURCH FRATERNAL

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$	55,300.00
Cash in association's office, \$10.40; deposited in banks (not on interest) \$10,540.59.....		10,550.99
Total ledger assets.....		65,750.99

Non-Ledger Assets.

Interest accrued on mortgages.....	\$	1,403.46
Total interest and rents due and accrued.....	\$	1,403.46
All other assets—		
Due from directors.....		13.00
Gross assets	\$	67,168.05
Total admitted assets.....	\$	67,168.05

Liabilities.

Death claims resisted.....	\$	2,000.00
Death claims reported not yet adjusted.....		4,000.00
Total death claims.....	\$	6,000.00
Total unpaid claims.....	\$	6,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		53.19
Advanced assessments		1,837.66
Total liabilities	\$	7,910.85

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 2,897.02	\$ 48,433.76
Received during the year from assessments.....	31,270.58	5,324.76
Received during the year from interest and dividends.....		2,430.47
Totals	\$ 35,088.90	\$ 56,308.99
Transferred to other funds.....		
Balance	\$ 35,088.90	\$ 56,308.99
Disbursed during the year.....	30,000.00	45.44
Balance on hand December 31, 1908.....	\$ 5,088.90	\$ 56,163.55

IOWA INSURANCE REPORT

Exhibit of Funds—Continued

Classification	Advance Payment	Expense	Totals
Balance on hand December 31, 1907.....	\$ 1,761.63	\$ 2,913.76	\$ 56,936.17
Received during the year from assessments.....	9,823.94	6,853.08	52,779.56
Received during the year from interest and dividends.....			2,430.47
Received during the year from dues and per capita tax.....		8,715.75	8,715.75
Received during the year from all other sources.....		23.50	23.50
Totals.....	\$ 11,585.57	\$ 18,006.09	\$ 130,885.45
Transferred to other funds.....	9,712.61		9,712.61
Balance.....	\$ 1,872.96	\$ 18,006.09	\$ 111,172.84
Disbursed during the year.....	15.30	15,301.11	45,421.85
Balance on hand December 31, 1908.....	\$ 1,857.66	\$ 2,615.88	\$ 65,750.99

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	3,454	\$ 4,919,000.00	402	\$ 616,000.00
Benefit certificates written during the year.....	585	622,000.00	8	9,000.00
Benefit certificates increased during the year.....				
Totals.....	4,039	\$ 5,541,000.00	410	\$ 625,000.00
Deduct terminated or decreased during the year.....	316	251,000.00	17	24,000.00
Total benefit certificates in force December 31, 1908.....	3,723	\$ 5,190,000.00	393	\$ 601,000.00
Benefit certificates terminated by death during the year.....	19	30,000.00	2	3,000.00
Benefit certificates terminated by removal during the year.....			11	14,000.00
Benefit certificates terminated by lapse during the year.....	297	321,000.00	4	7,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	4	\$ 6,000.00		
Claims (face value) incurred during the year.....	19	30,000.00	2	3,000.00
Totals.....	23	\$ 36,000.00	2	\$ 3,000.00
Claims paid during the year.....	20	30,000.00	2	3,000.00
Balance.....	3	\$ 6,000.00		
Claims unpaid December 31, 1908.....	3	\$ 6,000.00		

CHURCH FRATERNAL

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—52.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by local councils.

What is the basis of said representation?

Answer—One representative for each council, one additional for each major fraction over 100 members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—February, 1908.

How many members of the governing body attended the last regular meeting?

Answer—30.

How many of same were delegates of subordinate branches?

Answer—21.

When and by whom are the officers and directors elected?

Answer—Directors are elected by general council; officers by the directors.

What are the qualifications for membership?

Answer—Members of some evangelical church passing required medical examination.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00 to \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—Where there is no local council they are admitted to directors' local council at home office.

Who may be designated as beneficiaries?

Answer—Husband, wife, affianced husband or wife, child or children, father, mother, brother, sister or other blood relative or person dependent upon the member.

How are the expenses of the governing body defrayed?

Answer—By per capita tax and per cent of monthly payments.

Are assessments graded on any table of mortality?

Answer—Yes; N. F. C. net, without expense loading.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One each month; extra assessments if needed.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—They show the regular payment due.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By reserve fund and provision for extra assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—For November—Mortuary, \$2,655.45; reserve, \$466.07; expense, \$924.63.

How many assessments were collected during the year?

Answer—Mortuary, 12; reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Per cent of monthly payments plus interest and transfers; for benefits only when 12 monthly payments will not meet claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—February, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 19; Pennsylvania, 20; Iowa, 13; Ohio, 9; Missouri, 3; Nebraska, 8; Kansas, 11; Colorado, 3; California, 2 (New York, 1, not now authorized).

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary and disability, \$310,806.22.

Losses and claims paid from organization of association?

Answer—Death claims, \$264,754.25; disability claims, \$1,625.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—President and secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

COURT OF HONOR,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated July 16, 1895.

Commenced business July 23, 1895.

Date of admission into Iowa, 1895.

Home office, Second and Adams Sts., Springfield, Ill.

President, A. L. HEREFORD.

Vice President, MARY E. DUTTON.

Secretary, W. E. ROBINSON.

Treasurer, B. F. WORKMAN.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 1,014,226.47

Income.

Gross amount of assessments paid by members, viz—

For reserve and permanent disability	\$ 948,997.99	
For sick and accident	3,524.50	\$ 952,522.49

Gross amount of per capita tax..... 75,563.33

Medical examiner's fees actually received by the association

2,900.50	
Total paid by members.....	\$ 1,030,386.34

Interest on bonds..... \$ 31,666.33

Interest from all other sources..... 760.00

Gross rent from association's property, including \$967.73 for association's

occupancy of its own buildings.....	967.73	33,304.06
-------------------------------------	--------	-----------

Official publication, advertising..... 7.00

From all other sources—

Sale of regalia.....	\$ 63.96
----------------------	----------

Registration fees	9,015.00
-------------------------	----------

Certificate fees	1,615.00
------------------------	----------

District recorder's fund.....	6,441.05
-------------------------------	----------

Forfeited deposits	520.40
--------------------------	--------

Transfer cards	22.75
----------------------	-------

Miscellaneous (relief)	1.00	17,751.19
------------------------------	------	-----------

Total income		\$ 1,061,538.56
--------------------	--	-----------------

Amount carried forward.....		\$ 2,095,765.03
-----------------------------	--	-----------------

IOWA INSURANCE REPORT

Disbursements.

Death claims.....	\$ 685,454.73	
Permanent disability claims.....	1,500.00	
Sick and accident claims.....	2,188.94	
Total benefits paid.....	\$ 689,143.67	
Commissions and fees paid to deputies or organizers.....	81,979.38	
Salaries of officers and trustees.....	8,500.00	
Other compensation of officers and trustees, expense and per diem of supreme directors.....	10,206.24	
Salaries and other compensation of committees.....	1,644.72	
Salaries of office employees.....	15,389.86	
Salaries and fees paid to supreme medical examiners.....	3,100.00	
Salaries and fees paid to subordinate medical examiners.....	10,631.38	
Traveling and other expenses of officers, trustees and committees.....	679.14	
Insurance department fees.....	589.30	
Rent, including \$967.73 for association's occupancy of its own buildings.....	967.73	
Advertising, printing and stationery.....	5,811.40	
Postage, express, telegraph and telephone.....	3,462.19	
Lodge supplies.....	15.30	
Official publication, including salary of editor.....	10,200.30	
Expense of supreme lodge meeting.....	7,546.26	
Legal expense in litigating claims, \$5,457.64; other legal expenses, \$2,700.00 salary.....	8,157.64	
Furniture and fixtures.....	562.29	
Taxes, repairs and other expenses on real estate.....	890.30	
All other disbursements—		
Office supplies, \$904.45; prizes, \$945.50.....	\$ 1,849.95	
Premium on district court bonds.....	737.76	
Insurance and premium on supreme officers' bonds.....	177.70	
Fraternal Congress, \$530.08; heat, light, janitor, etc., \$1,304.48.....	1,834.56	
Interest, \$862.17; interest on judgments, \$537.01.....	1,399.18	
Payments returned to members.....	1,530.50	
Bills payable.....	20,000.00	
Commission on emergency fund, interest collections.....	953.89	
Miscellaneous: general, \$666.86; emergency fund, \$330.05.....	996.91	
Total disbursements.....	\$ 883,991.03	
Balance.....	\$ 1,206,801.00	

Ledger Assets.

Book value of real estate, unincumbered.....	\$ 39,769.69	
Mortgage loans on real estate, first liens.....	70,500.00	
Book value of bonds (excluding interest).....	1,020,472.70	
Deposited in trust companies and banks on interest	30,000.00	
Cash deposited in banks (not on interest).....	46,058.61	
Total ledger assets.....	\$ 1,206,801.00	

COURT OF HONOR

Non-Ledger Assets.

Interest on mortgages.....	\$ 1,081.27	
Interest on bonds.....	17,420.12	
Total interest and rents due and accrued....	\$ 18,501.39	
Market value of real estate over book value.....	230.31	
Market value of bonds and stocks over book value	42,958.92	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	87,773.63	
Gross assets.....	\$ 1,356,270.25	
Total admitted assets.....	\$ 1,356,270.25	

Liabilities.

Death claims resisted.....	\$ 21,333.33	
Death claims reported not yet adjusted.....	42,500.00	
Total death claims.....	\$ 63,833.33	
Sick and accident claims reported but not yet adjusted.....	\$ 50.00	
Total sick and accident claims.....	50.00	
Total unpaid claims.....	\$ 63,883.33	
Borrowed money, \$15,000.00; interest due or accrued on same, \$156.25.....	15,156.25	
All other liabilities, viz.: Salary of district court recorders.....	6,441.05	
Total liabilities.....	\$ 85,480.63	

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 48,516.18	\$ 912,582.90
Received during the year from assessments.....	948,997.99	
Received during the year from interest and dividends.....	700.00	31,665.33
Received during the year from dues and per capita tax		967.73
Received during the year from all other sources.....		
Totals.....	\$ 948,274.17	\$ 945,217.05
Transferred to other funds.....	271,583.30	
Balance.....	\$ 736,690.78	\$ 945,217.05
Received by transfers.....		220,000.00
Balance after transfers.....	\$ 736,690.78	\$ 1,165,217.05
Disbursed during the year.....	697,228.69	1,734.83
Balance on hand December 31, 1908.....	\$ 29,462.09	\$ 1,163,482.19

IOWA INSURANCE REPORT

Exhibit of Funds—Continued

Classification	Sick and Accident	Expense	Total
Balance on hand December 31, 1907.....	\$ 571.78	\$ 52,555.52	\$ 1,014,220.47
Received during the year from assessments.....	3,524.50		952,522.49
Received during the year from interest and dividends.....			32,420.33
Received during the year from dues and per capita tax.....		75,563.35	75,563.35
Received during the year from all other sources.....	1.00	20,037.06	21,038.39
Totals.....	\$ 4,067.28	\$ 148,176.53	\$ 2,095,761.03
Transferred to other funds.....	1,854.29		273,467.08
Balance.....	\$ 2,212.99	\$ 148,176.53	\$ 1,822,297.35
Received by transfers.....		53,467.08	273,467.08
Balance after transfers.....	\$ 2,212.99	\$ 201,644.21	\$ 2,095,765.03
Disbursed during the year.....	2,188.94	187,811.54	888,964.03
Balance on hand December 31, 1908.....	\$ 24.05	\$ 13,832.67	\$ 1,206,801.99

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	62,074	\$ 77,907,125.00	5,039	\$ 6,470,750.00
Benefit certificates written during the year.....	12,739	10,820,250.00	337	297,000.00
Benefit certificates increased during the year.....		41,000.00		2,000.00
Totals.....	74,813	\$ 88,777,375.00	5,376	\$ 6,769,750.00
Deduct terminated or decreased during the year.....	11,160	9,997,625.00	495	445,250.00
Total benefit certificates in force December 31, 1908.....	63,653	\$ 78,779,750.00	4,881	\$ 6,314,500.00
Benefit certificates terminated by death during the year.....	500	606,000.00	35	48,000.00
Benefit certificates terminated by lapse during the year.....	10,651	\$ 9,301,625.00	400	\$ 397,250.00

COURT OF HONOR

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	58	\$ 83,100.00		
Claims (face value) incurred during the year.....	500	606,000.00	25	\$ 48,000.00
Totals.....	557	\$ 779,100.00	32	\$ 48,000.00
Claims paid during the year.....	508	684,088.00	32	42,900.40
Balance.....	50	\$ 94,411.94	3	\$ 5,093.60
Saved by dropping, compromising or scaling down claims during the year.....	5	30,578.61		939.60
Claims unpaid December 31, 1908.....	54	\$ 63,833.33	3	\$ 5,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....		
Claims, (face value) incurred during the year.....	3	\$ 1,500.00
Totals.....	3	\$ 1,500.00
Claims paid during the year.....	3	1,000.00

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	4	\$ 83.43	1	
Claims incurred during the year.....	105	2,150.51	1	\$ 5.58
Totals.....	109	\$ 2,238.94	1	\$ 5.58
Claims paid during the year.....	108	2,188.94	1	5.58
Claims unpaid December 31, 1908.....	1	\$ 50.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,181.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly or oftener.

How are the subordinate branches represented in the supreme or governing body?

Answer—District courts elect delegates to county courts, county courts to state courts and state courts to the supreme courts.

What is the basis of said representation?

District courts to county courts, 25 or major fraction; county courts to state courts, 250 or major fraction, and state to supreme courts, 500 or major fraction.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May 19-20, 1908.

How many members of the governing body attended the last regular meeting?

Answer—144.

How many of same were delegates of subordinate branches?

Answer—110.

When and by whom are the officers and directors elected?

Answer—At each quadrennial supreme meeting by those entitled to votes in the supreme court.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Minimum 16 years; maximum 55 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Benefit certificates shall be made payable only to the family, widow, heirs, blood relation, or to persons dependent upon the member.

How are the expenses of the governing body defrayed?

Answer—Benefit fund and general fund.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—The constitution provides for regular monthly assessments and confers upon the board of supreme directors the power "to levy assessment upon every benefit member of the society as often as may be required."

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—See answer to "How are expenses of governing body defrayed?" In addition thereto the expense of litigation and investigation of death claims are paid from the benefit fund and expense of caring for emergency fund is paid from that fund.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By the society's emergency fund and the right to levy assessments. Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$1,225.42; expense, \$6,550.20.

How many assessments were collected during the year?

Answer—Mortuary and disability, 12; relief, 12; expense, 12.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; May 19-20, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Herewith.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—California, 7; Colorado, 12; Illinois, 577; Indiana, 103; Iowa, 78; Kansas, 49; Kentucky, 1; Michigan, 35; Minnesota, 38; Montana, 1; Missouri, 153; Nebraska, 44; Ohio, 46; South Dakota, 5; Utah, 1; Washington, 4; Wisconsin, 3. Total, 1,181.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary and disability, \$7,035,422.86; relief, \$6,655.50.

Losses and claims paid from organization of association?

Answer—Death claims, \$5,682,275.32; disability claims, \$41,400.00; relief, \$4,118.46.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for new members in old district courts.

What officials and heads of departments of the association supervised the making of this report?

W. E. Robinson, supreme recorder.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

DEGREE OF HONOR, A. O. U. W. OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Commenced business June 12, 1896. Date of admission into Iowa Sept. 1, 1903.

Home office, 1117 Central Ave. South, Burlington, Iowa.

Grand Chief of Honor, ETTA A. BRANSON. Grand Receiver, NELLY P. DEETS.
Grand Recorder, IONA M. SHRYOCK.

Balance from Previous Year.

Ledger assets December 31st of previous year.... \$ 11,127.54

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary\$ 10,444.65
For reserve 1,933.40 \$ 12,378.05

Gross amount of per capita tax..... 3,964.00

Gross amount of membership fees actually received
by the association..... 89.50

All other dues or fees—
Charter fees and dispensations...\$ 150.46
Transfer from expense to general 1,133.29 1,283.75

Total paid by members.....\$ 17,715.30

Interest from all other sources..... 507.29

Sale of lodge supplies..... 448.83

From all other sources—
Expense assessment\$ 2,146.50

Total income\$ 20,817.92

Amount carried forward.....\$ 31,940.46

Disbursements.

Death claims\$ 11,000.00

Total benefits paid.....\$ 11,000.00

Salaries of deputies and organizers.....	450.25
Salaries of officers.....	630.00
Salaries of office employees.....	300.00
Traveling and other expenses of officers, trustees and committees.....	574.81
Insurance department fees.....	25.00
Rent.....	120.00
Advertising, printing and stationery.....	149.10
Postage, express, telegraph and telephone.....	265.06
Lodge supplies.....	444.53
Official publication.....	407.82
Furniture and fixtures.....	265.00

All other disbursements—	
Per capita tax to superior lodge.\$	733.10
Office supplies.....	86.15
Rebate for securing members.....	182.50
Transferred from expense to gen- eral fund.....	1,133.29
Miscellaneous.....	298.53
	<u>2,435.57</u>

Total disbursements\$ 17,401.14

Balance\$ 14,536.32

Ledger Assets.

Deposited in banks on interest.....	\$ 7,502.82
Cash.....	7,033.50
	<u>14,536.32</u>
Total ledger assets.....	\$ 14,536.32

Non-Ledger Assets.

Assessments actually collected by subordinate
lodges not yet turned over to supreme lodge.... 2,153.40

Gross assets\$ 16,689.72

Total admitted assets.....\$ 16,689.72

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 5,036.88	\$ 5,200.39
Received during the year from assessments.....	10,444.65	1,933.40
Received during the year from interest.....	147.63	309.03
Totals.....	<u>15,629.16</u>	<u>7,502.82</u>
Transferred to other funds.....		
Balance.....	\$ 15,629.16	\$ 7,502.82
Received by transfers.....		
Balance after transfers.....	\$ 15,629.16	\$ 7,502.82
Disbursed during the year.....	11,000.00	
Balance on hand December 31, 1908.....	\$ 4,629.16	\$ 7,502.82

Exhibit of Funds—Continued

Classification	General	Expense	Totals
Balance on hand December 31, 1907.....	\$ 526.67	\$ 226.00	\$ 11,122.54
Received during the year from assessments.....	17.10	2,146.50	14,524.55
Received during the year from interest.....		33.33	567.29
Received during the year from dues and per capita tax.....	3,904.00		3,961.00
Received during the year from all other sources.....	688.79		688.79
Totals.....	\$ 5,196.56	\$ 2,478.63	\$ 30,807.17
Transferred to other funds.....		1,133.29	1,133.29
Balance.....	\$ 5,196.56	\$ 1,345.34	\$ 29,673.88
Received by transfers.....	1,133.29		1,133.29
Balance after transfers.....	\$ 6,329.85	\$ 1,345.34	\$ 30,807.17
Disbursed during the year.....	5,270.85		16,270.85
Balance on hand December 31, 1908.....	1,059.00	1,345.31	14,536.32

Exhibit of Certificates.

Classification	Business in Iowa During Year	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	2,072	\$ 1,909,000.00
Benefit certificates written during the year.....	487	444,000.00
Totals.....	2,559	\$ 2,353,000.00
Deduct terminated or decreased during the year.....	90	72,500.00
Total benefit certificates in force December 31, 1908.....	2,469	\$ 2,280,500.00
Benefit certificates terminated by death during the year.....	12	11,000.00
Benefit certificates terminated by lapse during the year.....	78	61,500.00

Exhibit of Death Claims.

Classification	Iowa Claims	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....		
Claims (face value) incurred during the year.....	12	\$ 11,000.00
Totals.....	12	\$ 11,000.00
Claims paid during the year.....	12	11,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—70.

How often are meetings of the subordinate branches required to be held?

Answer—Two meetings each month.

How are the subordinate branches represented in the grand or governing body?

Answer—Representatives from subordinate lodges.

What is the basis of said representation?

Answer—Must be a past chief of honor.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May 13-14, 1907.

How many members of the governing body attended the last regular meeting?

Answer—75.

How many of same were delegates of subordinate branches?

Answer—58.

When and by whom are the officers and directors elected?

Answer—By members of the grand lodge at its session.

What are the qualifications for membership?

Answer—Males admitted over 18 and under 21 if related by blood to a member of the A. O. U. W.; over 21 must be a member of the A. O. U. W. Females: Any white female of good moral character (applies to qualification for membership in the order).

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Over 18 and under 45 (this relates to the beneficial department).

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$1,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—One or more members of the family, or some person or persons related to her by blood or shall be dependent upon her or shall be the adopted son or the adopted daughter or step-son or step-daughter of the member.

How are the expenses of the governing body defrayed?

Answer—Per capita, tax, certificate fees, sale of supplies.

Are assessments graded on any table of mortality?

Answer—No; classified plan.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Rate applied at age of entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Step rate plan at age of entry and advance every five years, according to table of rates when attaining 25-30-35-40-45-50 years of age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—When the mortuary fund falls below \$3,000.00 over and above the amount required to pay full benefit for every death reported on the last day of the month, an assessment is levied. Maximum number, 12. Mortuary claims in excess of proceeds of 12 assessments paid out of reserve fund.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Guaranteed by reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$2,153.40; reserve, \$2,153.40; expense, \$1,234.50.

How many assessments were collected during the year?

Answer—Mortuary, 5; reserve, 1; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Call one assessment per year providing 12 calls on beneficial fund have not been made. Same rate as for mortuary fund, mortuary claims in excess of proceeds of 12 assessments paid out of reserve fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa; 70 subordinate lodges.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$35,918.25.

Losses and claims paid from organization of association?

Answer—Death claims, \$31,500.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Cash rebate offered to members at various times.

What officials and heads of departments of the association supervised the making of this report?

Answer—Grand recorder. Approved by grand chief of honor and grand receiver.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

FRATERNAL AID ASSOCIATION,

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 20, 1894.

Commenced business October 14, 1890.

Date of admission into Iowa, 1892.

Home office, Southeast corner Vermont and Henry Sts., Lawrence, Kan.

General President, H. E. DONCARLOS.

Vice President, C. A. BATES.

General Secretary, T. J. EDMONDS.

Treasurer, T. J. SWEENEY.

Balance from Previous Year.

Ledger assets December 31st of previous year.... \$ 375,909.07

Income.

Gross amount of assessments paid by members, viz.—

For mortuary	\$ 399,911.53	
For reserve	24,213.14	\$ 424,124.67

Gross amount of per capita tax..... 73,408.30

Gross amount of membership fees actually received by the association..... 4,761.71

Total paid by members..... \$ 502,294.68

Interest on bonds.....\$ 2,714.20

Interest from all other sources..... 6,869.32

Gross rent from association's property, including \$1,200.00 for associations occupancy of its own buildings 1,200.00 10,783.32

Sale of lodge supplies..... 1,009.74

From all other sources—

Premiums on local council bonds.\$ 247.05

Miscellaneous 86.75 433.50

Total income \$ 515,181.74

Amount carried forward..... \$ 891,090.81

Disbursements.

Death claims\$ 340,864.10
 Permanent disability claims..... 17,775.00

Other benefits—

Payments returned to members... 25.20

Total benefits paid.....\$ 358,664.30

Commissions and fees paid to deputies or organizers 26,010.77
 Salaries of deputies and organizers..... 30,227.88
 Salaries of officers and trustees..... 6,150.00
 Other compensation of officers and trustees..... 192.50
 Salaries and other compensation of committees..... 1,010.00
 Salaries of office employees..... 6,348.08
 Traveling and other expenses of officers, trustees and committees 1,791.03
 Insurance department fees..... 321.50
 Rent, including \$30.00 for association's occupancy of its own buildings..... 30.00
 Advertising, printing and stationery..... 3,003.28
 Postage, express, telegraph and telephone..... 2,787.82
 Lodge supplies 1,052.30
 Official publication 4,606.25
 Legal expense in litigating claims, \$440.00; other legal expenses, \$600.00..... 1,040.00
 Furniture and fixtures..... 147.55

All other disbursements—

Premiums on bond general offices, local councils and bank depositories\$ 689.23
 Kansas Fraternal Congress..... 12.00
 National Fraternal Congress..... 115.00
 Type 134.30
 Insurance on furniture and supplies 17.40
 Miscellaneous 383.46 1,351.39

Total disbursements.....\$ 444,734.65

Balance\$ 446,356.16

Ledger Assets.

Book value of real estate, unincumbered.....\$ 57,893.10
 Book value of bonds (excluding interest)..... 136,869.56
 Deposited in trust companies and banks on interest 251,593.50

Total ledger assets.....\$ 446,356.16

Non-Ledger Assets.

Interest accrued on bonds.....\$ 235.42
 Interest accrued on other assets..... 1,844.98
 Rents accrued 2,069.00

Total interest and rents due and accrued..... 4,149.40
 Market value of real estate over book value..... 6,106.90

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....\$ 45,006.00

All other assets—

Cash on hand, fraternal aid building fund..... 311.45

Gross assets\$ 501,923.91

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value 2,268.36

Total admitted assets.....\$ 499,655.55

Liabilities.

Death claims due and unpaid.....\$ 3,842.85

Death claims reported not yet adjusted..... 25,000.00

Total death claims.....\$ 28,842.85

Total unpaid claims.....\$ 28,842.85

Salaries, rents, expenses, commissions, etc., due or accrued 3,500.00

Total liabilities\$ 32,342.85

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 112,073.76	\$ 258,004.62
Received during the year from assessments.....	339,911.53	24,213.14
Received during the year from interest and dividends.....	2,483.54	8,299.98
Totals	\$ 514,468.83	\$ 290,517.74
Transferred to other funds.....	89,487.50	
Balance	\$ 427,981.33	\$ 290,517.74
Received by transfers.....		89,487.50
Balance after transfers.....	\$ 427,981.33	\$ 377,005.24
Disbursed during the year.....	358,634.30	
Balance on hand December 31, 1908.....	\$ 69,347.03	\$ 377,005.24

Classification	Expense	Total
Balance on hand December 31, 1907.....	\$ 5,830.09	\$ 375,009.07
Received during the year from assessments.....		424,124.07
Received during the year from interest and dividends.....		10,783.52
Received during the year from dues and per capita tax.....	73,408.30	73,408.30
Received during the year from all other sources.....	6,865.25	6,865.25
Totals	\$ 80,104.24	\$ 891,000.81
Transferred to other funds.....		
Balance	\$ 80,104.21	
Received by transfers.....		
Balance after transfers.....	\$ 80,104.21	\$ 891,000.81
Disbursed during the year.....	89,070.35	444,734.65
Balance on hand December 31, 1908.....	\$ 33.89	\$ 446,356.16

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	30,362	\$ 39,965,250.00	1,094	\$ 1,321,000.00
Benefit certificates written during the year	8,169	8,736,250.00	294	246,250.00
Totals	38,531	\$ 48,701,500.00	1,388	\$ 1,567,250.00
Deduct terminated or decreased during the year	4,050	4,389,250.00	202	157,750.00
Total benefit certificates in force December 31, 1908.....	34,481	\$ 44,312,250.00	1,186	\$ 1,409,500.00
Benefit certificates terminated by death during the year.....	241	371,750.00	6	9,000.00
Benefit certificates terminated by lapse during the year.....	3,809	4,017,500.00	196	148,750.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	7	\$ 10,700.00		
Claims (face value) incurred during the year	241	371,750.00	6	\$ 9,000.00
Totals	248	\$ 382,450.00	6	\$ 9,000.00
Claims paid during the year.....	229	340,864.10	6	8,700.00
Balance	19	\$ 41,585.90		\$ 300.00
Saved by compromising or scaling down claims during the year.....		12,743.05		300.00
Claims unpaid December 31, 1908.....	19	\$ 28,842.85		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims, (face value) incurred during the year.....	50	\$ 17,775.00
Totals	50	\$ 17,775.00
Claims paid during the year.....	50	17,775.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—560.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Subordinate bodies are represented in district conventions, basis of one delegate for each 25 members or major fraction thereof, who elect one representative to general convention.

What is the basis of said representation?

Answer—One representative for each 500 members, with a minimum of 100 officers and delegates.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May, 1907.

How many members of the governing body attended the last regular meeting?

Answer—74.

How many of same were delegates of subordinate branches?

Answer—56.

When and by whom are the officers and directors elected?

Answer—Elected every two years at regular general convention by vote of officers and delegates present.

What are the qualifications for membership?

Answer—White persons, male or female, bearing good character and passing the required physical examination.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 to \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, husband, children, grandchildren, father, mother, grandparents, brother, sister, niece, nephew, cousins first degree, aunt, uncle, affiances and dependents.

How are the expenses of the governing body defrayed?

Answer—Out of funds collected for expense purposes.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One assessment levied each month; if not sufficient to meet liabilities reserve fund is to be used and additional assessments may be called if necessary.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By reserve fund and pledge of members to pay assessments when called.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes, if physically disabled.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Average age—Mortuary, \$33,325.96; emergency or reserve, \$2,017.76; expense, \$6,118.71.

How many assessments were collected during the year?

Answer—12. Mortuary, \$339,911.53; emergency or reserve, \$24,213.14; expense, \$73,408.30.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by payment 5c per month per \$1,000 insurance; scaling certificates and surplus of benefit fund when 12 assessments are not sufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Kansas, 248; California, 75; Missouri, 66; Nebraska, 18; Iowa, 18; Illinois, 20; Michigan, 14; Indiana, 13; Oklahoma, 49; Colorado, 19; Oregon, 3; Washington, 11; Wisconsin, 9; Arkansas, 5; Texas, 9, and Kentucky, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$3,839,098.51.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,326,967.92; disability claims, \$92,048.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—General president, general secretary and general treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

FRATERNAL BANKERS RESERVE SOCIETY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated December 15, 1900.

Commenced business January 26, 1901.

President, R. A. MOSES.

Vice President, WM. BIERKAMP, JR.

Secretary, R. D. TAYLOR.

Treasurer, JAS. E. HAMILTON.

Home office, Third Ave. and Third St., Cedar Rapids, Iowa.

Balance from Previous Year.

Ledger assets December 31st of previous year----	\$ 33,389.13
--	--------------

Income.

Gross amount of assessments paid by members, viz.—

For mortuary -----	\$ 35,059.78	\$ 35,059.78
--------------------	--------------	--------------

Assessments for expenses-----	24,841.67
-------------------------------	-----------

Gross amount of membership fees actually received by the association-----	267.00
---	--------

Total paid by members-----	\$ 60,169.35
----------------------------	--------------

Interest on mortgage loans-----	1,135.00
---------------------------------	----------

Total income -----	\$ 61,304.35
--------------------	--------------

Amount carried forward-----	\$ 94,693.48
-----------------------------	--------------

Disbursements.

Death claims -----	\$ 31,690.30
--------------------	--------------

Permanent disability claims-----	452.80
----------------------------------	--------

Sick and accident claims-----	1,330.74
-------------------------------	----------

Refunded to members-----	143.04
--------------------------	--------

Total benefits paid-----	\$ 33,616.88
--------------------------	--------------

Commissions and fees paid to deputies or organizers -----	11,762.52
---	-----------

Salaries of deputies and organizers-----	300.00
--	--------

Salaries of managers or agents not deputies or organizers -----	1,200.00
---	----------

Salaries of officers and trustees-----	3,133.33
--	----------

Salaries of office employees.....	1,609.25	
Salaries and fees paid to supreme medical exam- iners	750.00	
Other compensation of officers and trustees.....	160.00	
Traveling and other expenses of officers, trustees and committees	1,863.90	
Insurance department fees.....	124.05	
Rent	270.00	
Advertising, printing and stationery.....	504.68	
Postage, express, telegraph and telephone.....	457.14	
Lodge supplies	139.69	
Official publication	602.71	
Expense of supreme lodge meeting.....	1,004.97	
Legal expense	100.10	
Furniture and fixtures.....	164.00	
All other disbursements—		
Incidental expenses	\$ 260.27	
Promotion fund and interest.....	695.26	955.53
Total disbursements		\$ 58,718.75
Balance		\$ 35,974.73

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$ 27,000.00	
Cash in association's office, \$730.71; deposited in banks (not on interest), \$1,400.47.....	2,131.18	
Bills receivable, \$284.01; organizers' balances, \$6,- 559.54	6,843.55	
Total ledger assets.....		\$ 35,974.73

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 637.85	
Total interest and rents due and accrued.....		637.55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		5,607.18
All other assets—		
Furniture, fixtures and supplies.....		1,000.00
Gross assets		\$ 43,219.76

Deduct Assets Not Admitted.

Balances due from organizers not secured by bonds \$	6,559.54	
Bills receivable	284.01	
Other items, viz.—		
Furniture, fixtures and supplies.....	1,000.00	7,843.55
Total admitted assets.....		\$ 35,376.21

Liabilities.

Death claims reported not yet adjusted.....	\$ 3,793.15	
Total death claims.....		\$ 3,795.15
Permanent disability claims reported and not yet adjusted	\$ 422.62	
Total permanent disability claims.....		422.62
Sick and accident claims reported but not yet ad- justed	\$ 606.84	
Total sick and accident claims.....		606.84
Total unpaid claim.s.....		\$ 4,824.61
All other liabilities, viz.:		
Promotion fund		8,000.00
Total liabilities		\$ 13,424.61

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 185.56	\$ 33,162.80
Received during the year from assessments.....	35,059.78	
Received during the year from interest and dividends.....		1,135.00
Totals	\$ 35,245.34	\$ 34,297.80
Disbursed during the year.....	33,616.88	
Balance on hand December 31, 1908.....	\$ 1,628.46	\$ 34,297.80

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 40.77	\$ 33,389.13
Received during the year from assessments.....	24,841.67	59,901.45
Received during the year from interest and dividends.....		1,135.00
Received during the year from dues and per capita tax.....	267.90	267.90
Totals	\$ 25,150.34	\$ 94,693.48
Disbursed during the year.....	25,101.87	58,718.75
Balance on hand December 31, 1908.....	\$ 48.47	\$ 35,974.73

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	4,711	\$ 6,031,200.00	4,355	\$ 5,548,200.00
Benefit certificates written during the year.....	1,669	2,307,000.00	825	1,085,400.00
Benefit certificates increased during the year.....				
Totals.....	6,380	\$ 8,338,200.00	5,180	\$ 6,633,600.00
Deduct terminated or decreased during the year.....	1,039	1,496,400.00	893	1,215,800.00
Total benefit certificates in force December 31, 1908.....	5,311	\$ 6,841,800.00	4,287	\$ 5,417,800.00
Benefit certificates terminated by death during the year.....	38	45,000.00	30	31,800.00
Benefit certificates terminated by lapse during the year.....	1,031	1,451,400.00	862	1,181,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	3	\$ 2,191.05	3	\$ 2,191.05
Claims (face value) incurred during the year.....	38	33,294.40	30	25,865.15
Totals.....	41	\$ 35,485.45	33	\$ 28,056.20
Claims paid during the year.....	37	31,690.30	30	25,031.80
Balance.....	4	\$ 3,795.15	3	\$ 3,024.40
Saved by compromising or scaling down claims during the year.....				
Claims unpaid December 31, 1908.....		\$ 3,795.15		\$ 3,024.40

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....				
Claims (face value) incurred during the year.....	2	\$ 875.42	2	\$ 875.42
Totals.....	2	\$ 875.42	2	\$ 875.42
Claims paid during the year.....	1	452.80	1	452.80
Balance.....	1	\$ 422.62	1	\$ 422.62
Saved by compromising or scaling down claims during the year.....				
Claims unpaid December 31, 1908.....		\$ 422.62		\$ 422.62

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	1	\$ 85.75	1	\$ 85.75
Claims incurred during the year.....	18	1,851.83	18	1,851.83
Totals.....	19	\$ 1,937.58	19	\$ 1,937.58
Claims paid during the year.....	16	1,330.74	16	1,330.74
Claims unpaid December 31, 1908.....	3	\$ 606.84	3	\$ 606.84

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—134.

How often are meetings of the subordinate branches required to be held?

Answer—As regulated by subordinate lodges.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by district conventions.

What is the basis of said representation?

Answer—One delegate for the first 500 members or fraction, and one delegate for each additional 500 or major fraction.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—October 13, 1908.

How many members of the governing body attended the last regular meeting?

Answer—26.

How many of same were delegates of subordinate branches?

Answer—16.

When and by whom are the officers and directors elected?

Answer—By the governing body, every four years.

What are the qualifications for membership?

Answer—White persons between ages of 18 and 50 years, of sound bodily health and mind, good moral character, and not engaged in hazardous occupation.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Minimum \$600.00; maximum \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Relatives, legatees and legal heirs.

How are the expenses of the governing body defrayed?

Answer—Out of the general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—American experience; age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level rate.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One assessment each month.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By reserve fund and right to levy assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years and expectancy attained.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$3,000.00; expense, \$2,200.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Out of the proceeds of each certificate terminated by death is taken a sum equal to the unpaid portion of the estimated cost of the member's insurance. To pay death losses not provided for by 12 assessments per year.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—At October, 1908, meeting of supreme lodge.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In Iowa, 120 subordinate lodges; in Colorado, 4 subordinate lodges; in South Dakota, none; in Kansas, 9 subordinate lodges; in Michigan, 1 subordinate lodge.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$146,096.51.

Losses and claims paid from organization of association?

Answer—Death claims, \$105,183.35; disability claims, \$7,193.79.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for new members added to local lodge.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

GRAND LODGE OF IOWA WORKMEN,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated June 14, 1874.

Commenced business November 1, 1872.

Home office, 324½ East Fourth St., Waterloo, Iowa.

President, CHAS. R. CLARK.

Vice President, JOHN PIEL.

Secretary, CHESTER R. STILSON.

Treasurer, E. A. WADLEIGH.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 50,361.00

Income.

Gross amount of assessments paid by members,

viz.—

For mortuary \$ 40,745.93

For reserve 3,513.46 \$ 44,259.39

Total paid by members..... \$ 44,259.39

Interest on mortgage loans, received

Grand Recorder \$ 2,482.55

Gross rent from association's property..... 2,482.55

Total income 46,741.94

Amount carried forward..... \$ 97,326.54

Disbursements.

Death claims \$ 43,749.98

Total benefits paid..... \$ 43,749.98

Salaries of officers and trustees..... 1,718.34

Salaries and other compensation of committees..... 564.11

IOWA INSURANCE REPORT

Traveling and other expenses of officers, trustees and committees.....	115.75	
Insurance department fees.....	25.00	
Rent.....	118.00	
Advertising, printing and stationery.....	47.50	
Postage, express, telegraph and telephone.....	105.10	
Lodge supplies.....	83.35	
Official publication.....	425.00	
Legal expense in litigating claims.....	475.41	
Fuel, insurance and incidental expenses.....	117.62	
Total disbursements.....	\$ 47,555.16	
Balance.....	\$ 49,771.38	

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$ 45,000.00	
Deposited in trust companies and banks on interest.....	2,073.39	
Cash deposited in banks (not on interest).....	2,697.99	
Total ledger assets.....	\$ 49,771.38	

Non-Ledger Assets.

Interest due, \$597.36, and accrued, \$1,056.25 on mortgages.....	\$ 1,653.61	
Total interest and rents due and accrued.....	\$ 1,653.61	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,878.89	
Gross assets.....	\$ 51,303.88	

Deduct Assets Not Admitted.

Other items, viz.—		
Interest due and accrued.....	1,653.61	
Assessments in the hands of subordinate lodges.....	2,878.89	4,532.50
Total admitted assets.....	\$ 49,771.38	

Liabilities.

Death claims adjusted, not yet due.....	\$ 9,221.47	
Total death claims.....	\$ 9,221.47	
Total unpaid claims.....	\$ 9,221.47	
Total liabilities.....	\$ 9,221.47	

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 2,780.09	\$ 46,930.16
Received during the year from assessments.....	40,745.93	
Received during the year from interest and dividends.....		2,482.55
Totals.....	\$ 43,526.02	\$ 49,412.71
Transferred to other funds.....	2,339.32	
Balance.....	\$ 45,865.34	\$ 49,412.71
Received by transfers.....		2,339.32
Balance after transfers.....	\$ 45,865.34	\$ 47,073.39
Disbursed during the year.....	43,749.98	
Balance on hand December 31, 1908.....	\$ 2,115.36	\$ 47,073.39

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 874.35	\$ 50,584.60
Received during the year from assessments.....	3,613.46	44,239.39
Received during the year from interest and dividends.....		2,482.55
Totals.....	\$ 4,387.81	\$ 97,306.54
Balance after transfers.....	\$ 4,387.81	\$ 97,306.54
Disbursed during the year.....	5,305.15	47,535.16
Balance on hand December 31, 1908.....	\$ 582.63	\$ 49,771.38

Exhibit of Certificates.

Classification	Business in Iowa During the Year	
	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	676	\$ 586,045.16
Benefit certificates increased during the year.....		44,239.39
Totals.....	676	\$ 630,284.55
Deduct terminated or decreased during the year.....	51	59,719.15
Total benefit certificates in force December 31, 1908.....	625	\$ 579,564.40
Benefit certificates terminated by death during the year.....	44	43,749.98
Benefit certificates terminated by lapse during the year.....	7	6,969.17

IOWA INSURANCE REPORT

Exhibit of Death Claims.

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	5	\$ 4,937.30
Claims, (face value) incurred during the year.....	44	48,034.15
Totals	49	\$ 52,971.45
Claims paid during the year.....	40	43,749.58
Balance	9	\$ 9,221.47
Claims unpaid December 31, 1908.....	9	\$ 9,221.47

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—52.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

By delegates elected at December meetings on odd numbered years.

What is the basis of said representation?

Answer—One vote for each lodge and one additional for each fraction over fifty.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—Last meeting held May 19, 1908.

How many members of the governing body attended the last regular meeting?

Answer—24.

How many of same were delegates of subordinate branches?

Answer—24.

When and by whom are the officers and directors elected?

Answer—By the delegates attending grand lodge at regular session.

What are the qualifications for membership?

Answer—Of full age at eighteen, and not over sixty-five, and be physically qualified to pass the medical examination and be elected by some subordinate lodge.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—One advance assessment, date of admission.

What are the limiting ages for admission?

Answer—Full age of 18, and not over 65 years of age.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—One \$1,000.00, minimum; two \$1,000.00 certificates, maximum.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of applicant's family.

How are the expenses of the governing body defrayed?

Answer—From the expense fund which is a required per centum of all assessments not to exceed ten per cent.

Are assessments graded on any table of mortality?

Answer—Yes. American.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Attained age for all members joining prior to May, 1902.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—New members at age of entry or level premium plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Only by average.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve (12); but each assessment can be made for such a per cent of the total insurance necessary to produce the required amount.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Not to exceed 10 per cent for expenses, and all surplus to the reserve.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$3,399.66; expense, \$292.79.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 11.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By all funds received in excess of that required to pay death losses and expenses.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa only. Fifty-two subordinate lodges.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$4,183,947.93.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,989,089.98; disability claims, none.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, an amount equal to 30 per cent of the first six assessments.

What officials and heads of departments of the association supervised the making of this report?

Answer—The grand master workman and the grand recorder.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the
HIGHLAND NOBLES,

Organized under the laws of the State of Iowa, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Incorporated December 31, 1897. Commenced business March 2, 1898.

Home office, 609-614 Commercial Bank Bldg., Waterloo, Iowa.

President, J. L. ROSE. Vice President, S. C. HUBER.
Secretary, EDW. HANSON. Treasurer, F. H. FITTING.

Balance from Previous Year.

Ledger assets December 31st of previous year. \$ 12,122.09

Income.

Gross amount of assessments paid by members,
viz.—
For mortuary \$ 51,081.30 \$ 51,081.30
Gross amount of per capita tax, \$11,647.91; assessments for expenses, \$21,740.91 33,388.82
Gross amount of membership fees actually received by the association 30.50

Total paid by members \$ 84,500.62

Interest on mortgage loans 250.00
Sale of lodge supplies 511.15

From all other sources—

Certificate fees \$ 71.25
Rental of real estate 25.00
Death claims (refund) 250.00
Rent (refund) 128.40
Adv. salary to deputy (repayment) 25.00
Insurance department (refund) 25.00
Expense in settlement (refund) 17.10
Expense to deputy (refund) 14.80
Fire insurance (refund) 10.46
Commission to deputy (refund) .43 567.44

Total income \$ 85,829.21

Amount carried forward \$ 97,951.30

Disbursements.

Death claims \$ 43,193.80
Permanent disability claims 300.00
Accident claims 2,911.97

Total benefits paid \$ 46,405.77

Commissions and fees paid to deputies or organizers 3,632.51
Salaries of deputies and organizers 8,190.11
Salaries of officers and trustees 5,294.04
Salaries of office employees 3,098.25
Salaries and fees paid to supreme medical examiners 271.25
Salaries and fees paid to subordinate medical examiners 685.00
Traveling and other expenses of officers, trustees and committees 668.32
Insurance department fees 197.00
Rent 658.00
Advertising, printing and stationery 2,110.13
Postage, express, telegraph and telephone 1,099.77
Lodge supplies 141.85
Official publication 953.29
Legal expense in litigating claims, \$893.73; other legal expenses, \$472.35 1,366.08
Furniture and fixtures 377.25
Taxes, repairs and other expenses on real estate 13.20

All other disbursements—

Expenses of deputies \$ 4,132.92
Payments returned 235.50
Light 13.37
Fraternal Congress fees and dues 43.34
Advance on contracts 1,036.00
Prize premiums to members 223.41
Notary fees 11.75
Surety bonds 119.30
Fire insurance 44.75
Special Sup. Castle meeting, per diem of delegates 254.50
Special Sup. Castle meeting, mileage of delegates 128.68
Miscellaneous 63.52 6,307.04

Total disbursements \$ 81,408.95

Balance \$ 16,482.35

Ledger Assets.

Book value of real estate, unincumbered \$ 2,500.00
Mortgage loans on real estate, first liens 5,000.00
Cash in association's office, \$2.00; deposited in banks (not on interest) \$8,980.35 8,982.35
Total ledger assets \$ 16,482.35

Non-Ledger Assets.

Interest accrued on mortgages \$ 125.00

Total interest and rents due and accrued 125.00

Market value of real estate over book value 500.00

All other assets—		
Collections called from members.....	\$	8,165.47
Due from subordinate castles (supply accounts)		103.60
Organizers' balances		195.00
Furniture and fixtures as per inventory December 31, 1908.....		2,737.75
Lodge supplies as per inventory December 31, 1908		1,484.56
Supplies for use as per inventory December 31, 1908	953.45	13,639.83
Gross assets	\$	39,747.18

Deduct Assets Not Admitted.

Other items, viz.—		
Supply account, \$103.60; organizers' balances, \$195.00	\$	298.60
Furniture and fixtures		2,737.75
Lodge supplies		1,484.56
Supplies for use.....	953.45	5,474.36
Total admitted assets.....	\$	25,272.82

Liabilities.

Death claims resisted.....	\$	1,500.00
Death claims reported not yet adjusted.....		3,963.05
Total death claims.....	\$	5,463.05
Accident claims reported but not yet adjusted.....	\$	383.89
Total accident claims.....		383.89
Total unpaid claims.....	\$	5,846.94
Total liabilities	\$	5,846.94

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 3,402.06	\$ 7,627.50
Received during the year from assessments.....	51,081.30	250.00
Received during the year from interest and dividends.....		25.00
Received during the year from all other sources.....	267.10	
Totals	\$ 54,750.46	\$ 7,902.50
Transferred to other funds.....	36.10	
Balance	\$ 54,714.36	\$ 7,902.50
Received by transfers.....	867.40	36.10
Balance after transfers.....	\$ 55,581.76	\$ 7,938.60
Disbursed during the year.....	47,528.00	
Balance on hand December 31, 1908.....	\$ 8,053.76	\$ 7,938.60

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 1,092.53	\$ 12,122.09
Received during the year from assessments.....	21,740.91	72,822.21
Received during the year from interest and dividends.....		250.00
Received during the year from dues and per capita tax.....	11,647.91	11,647.91
Received during the year from all other sources.....	816.99	1,109.09
Totals	\$ 35,298.34	\$ 97,951.30
Transferred to other funds.....	867.40	903.50
Balance	\$ 34,430.94	\$ 97,047.80
Received by transfers.....		903.50
Balance after transfers.....	\$ 34,430.94	\$ 97,951.30
Disbursed during the year.....	33,940.95	81,468.95
Balance on hand December 31, 1908.....	\$ 489.99	\$ 16,482.35

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	7,335	\$ 8,221,000.00	5,185	\$ 5,896,000.00
Benefit certificates written during the year	2,012	2,029,500.00	658	654,000.00
Benefit certificates increased during the year		10,500.00		6,000.00
Totals	9,347	\$ 10,261,000.00	5,843	\$ 6,556,000.00
Deduct terminated or decreased during the year	2,208	2,315,500.00	1,016	1,027,000.00
Total benefit certificates in force December 31, 1908.....	7,139	\$ 7,945,500.00	4,827	\$ 5,529,000.00
Benefit certificates terminated by death during year	41	51,500.00	28	36,000.00
Benefit certificates terminated by lapse during the year	2,167	2,262,000.00	988	990,000.00
Benefit certificates decreased during the year		2,000.00		1,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	12	\$ 13,000.00	7	\$ 8,500.00
Claims (face value) incurred during the year	41	40,127.05	28	28,153.30
Totals	53	\$ 53,127.05	35	\$ 36,653.30
Claims paid during the year.....	46	43,193.80	31	32,837.39
Balance	7	\$ 9,933.25	4	\$ 3,815.91
Saved by compromising or scaling down claims during the year.....		4,470.20		1,191.66
Claims unpaid December 31, 1908.....		\$ 5,463.05		\$ 2,624.25

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims (face value) incurred during the year	3	\$ 300.00	3	\$ 300.00
Totals	3	\$ 300.00	3	\$ 300.00
Claims paid during the year	3	300.00	3	300.00

Exhibit of Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	9	\$ 1,025.00	6	\$ 575.00
Claims incurred during the year	23	2,420.86	15	1,527.24
Totals	32	\$ 3,445.86	21	\$ 2,102.24
Claims paid during the year	26	2,911.97	17	1,758.32
Claims unpaid December 31, 1908	6	\$ 533.89	4	\$ 343.92

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—171.

How often are meetings of the subordinate branches required to be held?

Answer—Our laws require one meeting each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Are divided into districts, each district electing one delegate and one alternate.

What is the basis of said representation?

Answer—One delegate to each 250 beneficiary members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—August 7, 1906.

How many members of the governing body attended the last regular meeting?

Answer—4,533 of whom were voting members; 12 were honorary, not voting and taking part in the ceremonial sessions only.

How many of same were delegates of subordinate branches?

Answer—23. These with 10 supreme officers voting comprised voting strength of supreme lodge.

When and by whom are the officers and directors elected?

Answer—At regular meetings of supreme body, only those authorized by law voting.

What are the qualifications for membership?

Answer—Ability to pass satisfactory examination, of white race and not engaged in prohibited occupation, of proper age and to conform to the ceremonies prescribed in rituals of the order.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—One payment must be made to subordinate secretary as a prerequisite.

What are the limiting ages for admission?

Answer—For benefit membership 18 and 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—A blood relative, wife, husband or heirs.

How are the expenses of the governing body defrayed?

Answer—By a special per capita levied each year the governing body is held.

Are assessments graded on any table of mortality?

Answer—Mortality of 4½ per cent, American table, approximated. One payment being charged for each month for the term of life expectancy of the National Fraternal Congress tables.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At attained age.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—On level rate plan with provision for extra calls to meet emergencies from excessive death rate.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12 is the minimum; any number may be called.

Are notices of the assessments and dues sent to the members?

Answer—Only if more than 12 is needed in one year.

If so, do they state the purpose for which the money is to be used?

Answer—Full information would then be given.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Mortuary and emergency funds, no; but current assessments, yes.

If so, what amount and for what purpose?

Answer—20 per cent of current assessments on old members used for expense and 75 per cent during the first year on new members.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$5,105.02; expense, \$3,060.45.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—From the surplus accumulations of the mortuary fund interest earnings on all loans and the expectancy deductions in settlement of all claims. To be disbursed when the 12 regular assessments shall not be sufficient to pay all claims occurring in any one year.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Amended April 16, 1908, same going into effect May 1st.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes; also enclose herewith copies of same.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 103; Colorado, 8; Kansas, 7; Kentucky, 6; Michigan, 14; Nebraska, 13; Texas, 13; Minnesota, 3; South Dakota, 4.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$262,818.97.

Losses and claims paid from organization of association?

Answer—Death claims, \$197,931.47; disability claims, \$17,357.99.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, to deputies for building up or reviving old lodges.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme protector and supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

HOME GUARDS OF THE WORLD,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated September 27, 1904.

Commenced business October 25, 1904.

Date of admission into Iowa, September 29, 1904.

Home office, Marshalltown, Iowa.

President, O. L. INGLEDUE.

Secretary, JERRY S. GREEN.

Treasurer, J. A. WORK.

Balance from Previous Year.

Ledger assets December 31st of previous year.... \$ 7,572.55

Income.

Gross amount of assessments paid by members, viz.—

For mortuary	\$ 6,792.50
For reserve	624.49

Total	\$ 7,416.99
-------------	-------------

Assessments for expenses.....	3,778.88
-------------------------------	----------

Total paid by members.....	\$ 11,195.87
----------------------------	--------------

Interest on collateral loans.....	258.16
-----------------------------------	--------

Sale of lodge supplies.....	4.25
-----------------------------	------

From all other sources—

Claim for damage to office desk.....	7.50
--------------------------------------	------

Claim for damage to desk typewriter.....	80.75
--	-------

Total income	\$ 11,546.53
--------------------	--------------

Amount carried forward.....	\$ 19,119.08
-----------------------------	--------------

Disbursements.

Death claims	\$ 4,125.84
--------------------	-------------

Total benefits paid.....	\$ 4,125.84
--------------------------	-------------

Commissions and fees paid to deputies or organizers	325.76
---	--------

Salaries of deputies and organizers.....	120.00
--	--------

Salaries of officers and trustees.....	2,142.00
--	----------

Salaries of office employees.....	144.93
-----------------------------------	--------

Salaries and fees paid to supreme medical examiners	19.75
---	-------

Traveling and other expenses of officers, trustees and committees	290.89
---	--------

Insurance department fees.....	115.50
--------------------------------	--------

Advertising, printing and stationery.....	270.02
---	--------

Postage, express, telegraph and telephone.....	121.22
--	--------

Lodge supplies	134.60
----------------------	--------

Legal expense	70.00
---------------------	-------

Furniture and fixtures.....	35.00
-----------------------------	-------

All other disbursements—

Interest on \$25 promotion money.....	5.25
---------------------------------------	------

Promotion money to Mr. Cooper.....	25.00
------------------------------------	-------

Miscellaneous expenses.....	76.74
-----------------------------	-------

Petty cash	150.00
------------------	--------

Office expense	3.15
----------------------	------

J. S. Green, error check drawn 1907	3.00
---	------

Total disbursements	\$ 8,178.65
---------------------------	-------------

Balance	\$ 10,940.43
---------------	--------------

Ledger Assets.

Deposited in trust companies and banks on interest \$	9,450.00
---	----------

Deposited in banks (not on interest).....	1,275.43
---	----------

Deposited in Citizens Savings Bank at Washington, Iowa	215.00
--	--------

Total ledger assets.....	\$ 10,940.43
--------------------------	--------------

Non-Ledger Assets.

All other assets—		
Furniture and fixtures.....	\$ 278.00	
Supplies	300.00	
Interest due and accrued.....	106.77	684.77
Gross assets	\$	11,625.20

Deduct Assets Not Admitted.

Other items, viz.—		
Furniture and fixtures.....	\$ 278.00	
Supplies	300.00	
Interest due and accrued.....	106.77	684.77
Total admitted assets.....	\$	10,940.43

Liabilities.

Death claims resisted.....	\$ 215.00	
Total death claims.....	\$	215.00
Salaries, rents, expenses, commissions, etc., due and accrued	\$ 1,000.00	
Borrowed money	\$	785.00
All other liabilities, viz.—		
Due J. S. Green for accrued salary.....	\$ 320.00	
Due J. S. Green for organizing expenses.....	306.90	626.90
Total liabilities	\$	3,526.90

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 6,964.31	\$.48
Received during the year from assessments.....	6,792.50	624.49
Received during the year from interest and dividends.....	255.16	
Received during the year from all other sources.....	88.25	
Totals	\$ 14,100.22	\$ 624.97
Transferred to other funds.....	421.75	
Balance	\$ 13,678.47	\$ 624.97
Received by transfers.....		
Balance after transfers.....	\$ 13,678.47	\$ 624.97
Disbursed during the year.....	4,125.84	
Balance on hand December 31, 1908.....	\$ 9,552.63	\$ 624.97

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 607.76	\$ 7,572.55
Received during the year from assessments.....	3,778.88	11,195.87
Received during the year from interest and dividends.....	3.00	258.16
Received during the year from all other sources.....	4.25	92.50
Totals	\$ 4,393.89	\$ 19,119.08
Transferred to other funds.....		421.75
Balance	\$ 4,392.89	\$ 18,697.33
Received by transfers.....	421.75	421.75
Balance after transfers	\$ 4,815.64	\$ 19,119.08
Disbursed during the year.....	4,052.81	8,178.65
Balance on hand December 31, 1908.....	\$ 762.83	\$ 10,940.43

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, last statement.....	1,155	\$ 1,307,000.00	1,155	\$ 1,307,000.00
Benefit certificates written during the year	332	402,000.00	275	288,000.00
Benefit certificates increased during the year	1	500.00	1	500.00
Totals	1,518	\$ 1,709,500.00	1,431	\$ 1,595,500.00
Deduct terminated or decreased during the year	333	389,500.00	333	389,500.00
Total benefit certificates in force December 31, 1908.....	1,185	\$ 1,320,000.00	1,098	\$ 1,205,000.00
Benefit certificates terminated by death during the year	9	9,500.00	9	9,500.00
Benefit certificates terminated by lapse during the year	261	312,000.00	261	312,000.00
Benefit certificates terminated by annulment during the year.....	5	6,500.00	5	6,500.00
New business written, not reported in.....	58	61,500.00	58	61,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....				
Claims (face value) incurred during the year	9	\$ 9,500.00	9	\$ 9,500.00
Totals	9	\$ 9,500.00	9	\$ 9,500.00
Claims paid during the year.....	9	9,500.00	9	9,500.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—33.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By a delegate elected by each lodge.

What is the basis of said representation?

Answer—One delegate for each lodge.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May 15, 1907.

How many members of the governing body attended the last regular meeting?

Answer—13.

How many of same were delegates of subordinate branches?

Answer—10.

When and by whom are the officers and directors elected?

Answer—By delegates in supreme lodge.

What are the qualifications for membership?

Answer—Must be white, over 15 and under 58 years of age, of good health and repute, and engaged in none of the prohibited occupations.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—15 and 58 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Not under \$500.00 and not over \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—Must file application.

Who may be designated as beneficiaries?

Answer—Husband, wife, blood relative, dependent or member of household.

How are the expenses of the governing body defrayed?

Answer—Each lodge pays the expenses of delegate.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Not less than one monthly. Should the amount thus collected be insufficient to pay losses of that year, two assessments, if necessary, may be drawn from emergency fund before more assessments are made.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—45 per cent of first year's assessments and 30 per cent thereafter.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Old age.

If so, at what age does the benefit commence?

Answer—After 70 years of age.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$616.42; emergency or reserve, \$62.54; expense, \$333.24.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By a monthly tax of five cents per month on each \$1,000.00 of insurance, and by placing in said fund the amounts scaled from policies after one assessment equals \$2,000.00. After twelve assessments have been made and the same is not enough to pay death losses.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 31; Idaho, 2; Utah, Texas, and Illinois.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$20,344.48.

Losses and claims paid from organization of association?

Answer—Death claims, \$9,633.05.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for procuring members for established lodges.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

THE HOMESTEADERS,

Organized under the laws of the State of Iowa made to the Auditor of
State of the State of Iowa pursuant to the laws thereof.

Incorporated January 25, 1906.

Commenced business February 13, 1906.

Home office, Seventh and Mulberry, Des Moines, Iowa.

President, JOHN E. PAUL.

Vice President, C. J. LENANDER.

Secretary, A. H. COREY.

Treasurer, H. D. COPELAND.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 20,407.21

Income.

Gross amount of assessments paid by members,
viz:—

For mortuary\$ 51,878.69 \$ 51,878.69

Gross amount of per capita tax, \$71.40; assess-
ments for expenses, \$58,650.75..... 58,722.15

Gross amount of membership fees actually received
by the association 4,192.10

Medical examiners' fees actually received by the
association 60.00

Total paid by members \$ 114,852.94

Gross rent 707.78

Sale of lodge supplies..... 996.15

Profit on sale or maturity of ledger assets:—

Returned commission from agents..\$ 15.00

Miscellaneous income 536.03

Promotion fund..... 9,000.00 9,551.03

Total income \$ 126,107.90

Amount carried forward..... \$ 146,515.11

Disbursements.

Death claims\$ 46,400.67

Temporary disability claims..... 2,908.55

Total benefits paid \$ 49,309.22

THE HOMESTEADERS

Commissions and fees paid to deputies or organ- izers	39,114.61
Salaries of deputies and organizers.....	1,948.38
Salaries of managers or agents not deputies or organizers, lect., rit. and other field expense.....	3,850.53
Salaries of officers and trustees.....	5,923.00
Salaries and other compensation of committees.....	369.56
Salaries of office employees.....	5,908.05
Traveling and other expenses of officers, trustees and committees	1,206.38
For collection and remittance of assessments and dues	2.00
Insurance department fees.....	361.40
Rent	755.00
Advertising, printing and stationery.....	1,706.54
Postage, express, telegraph and telephone.....	1,807.61
Lodge supplies	4,048.39
Official publication	2,382.64
Legal expense	1,421.81
Furniture and fixtures.....	643.23

Loss on sale or maturity of ledger assets:—

Miscellaneous expense\$ 2,606.68

Actuary 445.20

Payments returned 44.35 3,096.23

Total disbursements \$ 123,014.61

Balance \$ 22,600.50

Ledger Assets.

Cash deposited in banks (not on interest)..... \$ 22,600.50

Total ledger assets..... \$ 22,600.50

Non-Ledger Assets.

Assessments actually collected by subordinate lodges
not yet turned over to supreme lodge..... 11,490.35

All other assets—

Due from Homesteads on account.....\$ 1,241.47

Advance rent..... 500.00

Furniture and fixtures..... 2,819.00

Stationery and supplies..... 1,968.03 6,529.10

Gross assets \$ 40,619.95

Total admitted assets..... \$ 40,619.95

Liabilities.

Death claims due and unpaid..... \$ 74.50

Death claims resisted..... 670.50

Total death claims..... \$ 745.00

Total unpaid claims..... \$ 745.00

Salaries, rents, expenses, commissions, etc., due
or accrued

8,604.76

Total liabilities \$ 9,849.76

Exhibit of Funds.

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1907-----	\$ 18,816.94	\$ 1,590.27	\$ 20,407.21
Received during the year from assessments-----	51,878.69	58,650.75	110,529.44
Received during the year from dues and per capita tax-----		71.40	71.40
Received during the year from all other sources-----		15,515.06	15,515.06
Totals-----	\$ 70,695.63	\$ 75,827.48	\$ 146,523.11
Disbursed during the year-----	49,309.22	74,613.39	123,922.61
Balance on hand December 31, 1908-----	\$ 21,386.41	\$ 1,214.09	\$ 22,600.50

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During the Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement-----	6,033	\$ 8,122,000.00	4,224	\$ 4,846,000.00
Benefit certificates written during the year-----	6,329	9,198,000.00	2,211	3,010,000.00
Benefit certificates increased during the year-----		54,000.00		54,000.00
Totals-----	12,362	\$ 17,374,000.00	6,435	\$ 7,910,000.00
Deduct terminated or decreased during the year-----	3,263	4,812,000.00	1,426	1,496,500.00
Total benefit certificates in force December 31, 1908-----	9,099	\$ 12,532,000.00	5,009	\$ 6,413,500.00
Benefit certificates terminated by death during the year-----	41	64,000.00	22	32,500.00
Benefit certificates terminated by lapse during the year-----	2,201	3,010,000.00	898	913,500.00
Benefit certificates terminated by not taken during the year-----	1,021	1,768,000.00	506	550,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement-----	1	\$ 74.50	1	\$ 74.50
Claims (face value) incurred during the year-----	41	46,400.67	22	23,168.76
Totals-----	42	\$ 46,475.17	23	\$ 23,243.26
Claims paid during the year-----	41	\$ 46,400.67	22	23,168.76
Balance-----	1	\$ 74.50	1	\$ 74.50

Exhibit of Sick and Accident Claims.

Classification	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement-----				
Claims (face value) incurred during the year-----	53	\$ 2,908.55	31	\$ 1,434.90
Totals-----	53	\$ 2,908.55	31	\$ 1,434.90
Claims paid during the year-----	53	2,908.55	31	1,434.90

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—237.

How often are meetings of the subordinate branches required to be held?

Answer—Once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One delegate from each subordinate body.

What is the basis of said representation?

Answer—The delegate is empowered to cast one vote for each member in good standing.

How often are regular meetings of the governing body held?

Answer—One every four years.

When was the last regular meeting of the governing body held?

Answer—July 18-19, 1907.

How many members of the governing body attended the last regular meeting?

Answer—72.

How many of same were delegates of subordinate branches?

Answer—55.

When and by whom are the officers and directors elected?

Answer—By delegates to supreme convention.

What are the qualifications for membership?

Answer—Must be white, not under 16 or over 60 years of age and in good physical condition.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Minimum 16; maximum 60.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Minimum, \$500.00; maximum, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, husband, relative, legal representative, heir or legatee.

How are the expenses of the governing body defrayed?

Answer—By per cent of monthly assessment.

Are assessments graded on any table of mortality?

Answer—No.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—The premium is based on age at entry and remains same during life (level rate plan).

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum, number necessary to pay all losses according to contract.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By the by-laws of the society.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—At expectancy of life, not under 70 years of age.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—November, 1908—Mortuary, \$5,816.57; expense, \$5,109.48.

How many assessments were collected during the year?

Answer—Twelve, covering funds as below.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Surplus benefit fund created by transferring the amount in excess of \$2.00 per capita from the benefit fund; can be disbursed only when the amount in the benefit fund is insufficient to pay losses and claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—No.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 119; Texas, 40; Oklahoma, 4; Kansas, 20; California, 5; Oregon, 2; South Dakota, 2; Pennsylvania, 3; North Dakota, 18; Utah, 1; Illinois, 8; Colorado, 9; Washington, 2; Montana, 3; New Mexico, Nevada, Arizona, Georgia, Wyoming.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$83,826.28.

Losses and claims paid from organization of association?

Answer—Death claims, \$57,473.05; disability claims, \$4,966.82.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—F. K. Corey, bookkeeper.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

IOWA LEGION OF HONOR,

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

Incorporated March 19, 1879.

Commenced business March, 1879.

Date of admission into Iowa, March 19, 1879.

Home office, 201-203 Masonic Temple, Cedar Rapids, Iowa.

President, E. N. HELM.

Vice President, C. S. CHASE, M. D.

Secretary, J. H. HELM.

Treasurer, G. E. HILSINGER.

Balance from Previous Year.

Ledger assets December 31st of previous year----- \$ 1,828.82

Income.

Gross amount of assessments paid by members,
viz:—

For mortuary ----- \$ 96,945.90 \$ 96,945.90

Gross amount annual dues----- 11,048.05

Total paid by members----- \$ 107,993.95

Sale of lodge supplies and beneficiary certificate
fees ----- 141.35

Total income ----- \$ 108,135.30

Amount carried forward----- \$ 109,064.12

Disbursements.

Death claims ----- \$ 96,710.20

Total benefits paid ----- \$ 96,710.20

Commissions and fees paid to deputies or organ-
izers ----- 352.50

Salaries of deputies and organizers----- 6,143.00

Salaries of officers and trustees: Grand president,
\$500.00; grand treasurer, \$100.00; grand secretary,
\$1,800; editor, \$150.00----- 2,550.00

Salaries and other compensation of committees, finance committee	100.00	
Salaries and fees paid to supreme medical examiners	141.50	
Traveling and other expenses of officers, trustees and committees	112.38	
Insurance department fees	25.00	
Rent	420.00	
Advertising, printing and stationery	86.10	
Postage, express, telegraph and telephone	324.61	
Lodge supplies	66.04	
Official publication	555.73	
Legal expense	2.25	
Furniture and fixtures, Burroughs' adding machine	125.00	
All other disbursements:—		
Membership fee, Iowa Fraternal Congress	10.00	10.00
Total Disbursements		\$ 107,725.21
Balance		\$ 2,238.91

Ledger Assets.

Cash deposited in banks (not on interest) Gr. Treasurer \$	2,238.91
Total ledger assets	\$ 2,238.91

Non-Ledger Assets.

Assessment actually collected by subordinate lodges not yet turned over to supreme lodge	8,999.49
Gross assets	\$ 11,238.40
Total admitted assets	\$ 11,238.40

Liabilities.

Death claims due and unpaid	\$ 5,629.00
Death claims reported not yet adjusted	50,942.90
Total death claims	\$ 56,571.90
Total unpaid claims	\$ 56,571.90
Total liabilities	\$ 56,571.90

Exhibit of Funds.

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1907	\$ 1,709.22	\$ 119.60	\$ 1,828.82
Received during the year from assessments	96,945.90		96,945.90
Received during the year from dues and per capita tax		11,048.05	11,048.05
Received during the year from all other sources		141.35	141.35
Totals	\$ 98,655.12	\$ 11,309.00	\$ 109,964.12
Disbursed during the year	96,710.20	11,015.01	107,725.21
Balance on hand December 31, 1908	\$ 1,944.92	\$ 293.90	\$ 2,238.91

Exhibit of Certificates.

Classification	Total business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	3,032	\$ 4,814,000.00	3,032	\$ 4,814,000.00
Benefit certificates written during the year	499	298,000.00	499	298,000.00
Benefit certificates increased during the year				
Totals	3,531	\$ 5,112,000.00	3,531	\$ 5,112,000.00
Deduct terminated or decreased during the year	522	540,000.00	522	540,000.00
Total benefit certificates in force December 31, 1908	3,009	\$ 4,572,000.00	3,009	\$ 4,572,000.00
Benefit certificates terminated by death during the year	76	80,069.90	76	80,069.90
Benefit certificates terminated by lapse during the year	446	450,930.10	446	450,930.10

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	64	\$ 73,212.20	61	\$ 73,212.20
Claims (face value) incurred during the year	76	80,069.90	76	80,069.90
Totals	140	\$ 153,282.10	140	\$ 153,282.10
Claims paid during the year	88	96,710.20	88	96,710.20
Balance	52	\$ 56,571.90	52	\$ 56,571.90
Saved by compromising or scaling down claims during the year				
Claims unpaid December 31, 1908		\$ 56,571.90		\$ 56,571.90

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—144 lodges.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly, monthly or quarterly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates, elected by subordinate lodges.

What is the basis of said representation?

Answer—One delegate for 15 or more members. Extra vote for every 50 or fraction thereof over 25.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May 21 and 22, 1907.

How many members of the governing body attended the last regular meeting?

Answer—62.

How many of same were delegates of subordinate branches?

Answer—51.

When and by whom are the officers and directors elected?

Answer—Delegates from the subordinate lodges.

What are the qualifications for membership?

Answer—Sound bodily health, good moral character.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Widows, widowers, orphans, heirs.

How are the expenses of the governing body defrayed?

Answer—By grand lodge dues.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—American tables; age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum 12; maximum not limited.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$8,078.82; expense, \$920.67.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$2,729,018.20.

Losses and claims paid from organization of association?

Answer—Death claims, \$2,727,073.28.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Commission.

What officials and heads of departments of the association supervised the making of this report?

Answer—J. H. Helm, grand secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KATILICKY DELNIK (CATHOLIC WORKMAN),

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

Incorporated December 22, 1891.

Commenced business December 22, 1891.

Home office, Le Seuer Center, Minn.

President, JOHN M. JIROUSEK.

Vice President, MARTIN PAPOUSEK.

Secretary, FRANK MOUDRY.

Treasurer, FRANK J. POLAK.

Balance from Previous Year.

Ledger assets December 31st of previous year-----	\$ 57,335.11
---	--------------

Income.

Gross amount of assessments paid by members,

viz:—

For mortuary -----	\$ 23,214.18	
For reserve -----	2,731.04	
For permanent disability -----	1,365.21	\$ 27,310.43

Gross amount of per capita tax-----	3,453.00
-------------------------------------	----------

Gross amount of membership fees actually received by the association, entrance fees-----	900.38
--	--------

All other assessments, dues or fees:—

Certificate fees.....	383.00	
Total paid by members.....	\$ 32,051.81	
Interest on mortgage loans.....	\$ 1,661.55	
Interest on bonds.....	225.00	
Interest from all other sources, on deposits in bank.....	160.05	
Total.....	2,046.60	
Sale of lodge supplies.....	674.65	
Total income.....	\$ 34,773.06	
Amount carried forward.....	\$ 92,108.17	

Disbursements.

Death claims.....	\$ 12,591.03	
Total benefits paid.....	\$ 12,591.03	
Commissions and fees paid to deputies or organizers.....	15.00	
Salaries of officers and trustees.....	1,750.00	
Insurance department fees.....	62.00	
Rent.....	90.00	
Advertising, printing and stationery.....	217.75	
Postage, express, telegraph and telephone.....	449.11	
Legal expense.....	21.50	
All other disbursements:—		
Record and branch books and by-laws.....	\$ 1,027.95	
Typewriter.....	107.50	
Bonds of officers.....	52.00	
Insurance on books and office furniture for '07, '08.....	56.80	
Printing monthly and semi-annual reports.....	250.25	
Accident policies to delegates of state conventions.....	20.50	
Recording mortgages.....	1.85	
Miscellaneous.....	92.12	1,608.07
Total disbursements.....	\$ 16,804.46	
Balance.....	\$ 75,303.71	

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$ 44,850.00	
Book value of bonds (excluding interest).....	4,500.00	
Cash in association's office, including drafts and money in transit, \$8,472.09; deposited in banks (not on interest), \$17,481.62.....	25,953.71	
Total ledger assets.....	\$ 75,303.71	

Non-Ledger Assets.

Interest due, \$585.00, and accrued, \$1,261.01 on mortgages.....	\$ 1,846.01	
Interest due on bonds.....	112.50	
Total interest and rents due and accrued..	1,938.51	
All other assets—		
Furniture, fixtures and supplies.....	1,400.00	
Gross assets.....	\$ 78,602.22	

Deduct Assets Not Admitted.

Other items, viz.—		
Furniture, fixtures and supplies.....	1,400.00	
Total admitted assets.....	\$ 77,262.22	

Liabilities.

Death claims reported not yet adjusted.....	\$ 6,500.00	
Total death claims.....	\$ 6,500.00	
Advanced assessments.....	3.39	
Total liabilities.....	\$ 6,503.39	

Exhibit of Funds.

Classification	Mortuary	Reserve	Disability
Balance on hand December 31, 1907.....	\$ 1,629.00	\$ 46,003.33	\$ 8,000.14
Received during the year from assessments.....	23,214.18	2,731.04	1,365.21
Received during the year from interest and dividends.....		2,046.60	
Received during the year from dues and per capita tax.....			
Received during the year from all other sources—ent. fees—certificates & books.....		900.38	
Totals.....	\$ 24,843.18	\$ 51,681.35	\$ 9,425.35
Disbursed during the year.....	12,591.03		
Balance on hand December 31, 1908.....	\$ 12,252.15	\$ 51,681.35	\$ 9,425.35

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 1,642.64	\$ 57,835.11
Received during the year from assessments.....		27,310.43
Received during the year from interest and dividends.....		2,046.60
Received during the year from dues and per capita tax.....	3,458.00	3,458.00
Received during the year from all other sources—ent. fees—certificates and books.....	1,057.65	1,958.03
Totals.....	\$ 6,158.29	\$ 92,108.17
Disbursed during the year.....	4,213.43	16,804.46
Balance on hand December 31, 1908.....	\$ 1,944.86	\$ 75,303.71

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	3,593	\$ 4,226,000.00	252	\$ 305,500.00
Benefit certificates written during the year	279	308,500.00	22	26,000.00
Benefit certificates increased during the year—6 inc. \$4,500; 1 reduced \$1,000		3,500.00		
Totals	3,872	\$ 4,538,000.00	274	\$ 331,500.00
Deduct terminated or decreased during the year	143	149,000.00	8	9,500.00
Total benefit certificates in force December 31, 1908	3,729	\$ 4,389,000.00	266	\$ 322,000.00
Benefit certificates terminated by death during the year	16	15,500.00	2	2,000.00
Benefit certificates terminated by lapse during the year	127	133,500.00	6	7,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	4	\$ 4,000.00	1	\$ 1,000.00
Claims (face value) incurred during the year	16	15,500.00	2	2,000.00
Totals	20	\$ 19,500.00	3	\$ 3,000.00
Claims paid during the year	14	12,501.03	3	3,000.00
Balance	6	\$ 6,998.97		
Saved by compromising or scaling down claims during the year		408.97		
Claims unpaid December 31, 1908	6	\$ 6,500.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—111.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect representatives to state organizations and these in turn elect representatives to the supreme body.

What is the basis of said representation?

Answer—One representative to state organization from each branch for every 50 members or major fraction. However, each branch has at least one representative.

How often are regular meetings of the governing body held?

Answer—Once in two years.

When was the last regular meeting of the governing body held?

Answer—January, 1909.

How many members of the governing body attended the last regular meeting?

Answer—47.

How many of same were delegates of subordinate branches?

Answer—37.

When and by whom are the officers and directors elected?

Answer—By the supreme council which is composed of its 10 supreme officers, and the elected representatives from state councils.

What are the qualifications for membership?

Answer—Good health and every member must be and remain a practical Catholic.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Not less than 18 nor more than 45 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, children, grandchildren, parents, grandparents, brothers, sisters, nephews, neices, cousins in the first degree, uncles, aunts, dependents.

How are the expenses of the governing body defrayed?

Answer—By per capita tax.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Table based on actuaries' table of mortality; age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; no limit as to maximum. If, however, 19 assessments shall have been levied in any one year, the reserve fund may be used.

Are notices of the assessments and dues sent to the members?

Answer—No, except for special mortuary assessments sent to branches.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—No other guaranty except right to levy special assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$2,524.77, December, 1908; expense, \$1,832.50, October.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—10 per cent of the mortuary assessments is set apart for reserve fund and 5 per cent for the disability fund. The reserve fund can be used to pay death benefits when 19 assessments shall have been made in any one year. Disability fund is used to pay assessments of disabled members.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Minnesota, 19; Nebraska, 32; Texas, 14; Iowa, 8; Illinois, 8; Kansas, 6; North Dakota, 6; South Dakota, 4; Oklahoma, 4; Wisconsin, 3; Ohio, 2; Maryland, 2; Pennsylvania, 1; Missouri, 1, and Michigan, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$185,206.34.

Losses and claims paid from organization of association?

Answer—Death claims, \$162,857.94.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Prepared by supreme secretary and supreme counsellor.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KNIGHTS OF COLUMBUS,

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

Incorporated March 29, 1882.

Commenced business February 2, 1882.

Date of admission into Iowa, April 29, 1900.

Home office, 956 Chapel Street, New Haven, Conn.

President, EDWARD L. HEARN.

Vice President, JAS. A. FLAHERTY.

Secretary, DANIEL COLWELL.

Treasurer, P. J. BRADY.

Actuary, DAVID PARKS FACKLER.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 2,180,101.12

Income.

Gross amount of assessments paid by members,

viz:—

For mortuary \$ 816,783.50 \$ 816,783.50

Gross amount of per capita tax..... 103,932.95

Medical examiner's fees actually received by the association 6,046.53

Total paid by members..... \$ 926,762.98

Interest on mortgage loans..... \$ 17,786.14

Interest on bonds 56,506.45

Interest from all other sources: Bank balances, \$7,388.80; special deposit, \$150.00 7,538.80

Gross rent from association's property, including \$3,000.00 for association's occupancy of its own buildings..... 13,272.44 95,103.83

Sale of lodge supplies..... 9,329.15

Official publication 3,969.36

From all other sources:—

Refund insurance premium on building \$ 30.00

Refund governing bodies..... 15.00

Refund organization 3.40

Refund state and district deputies..... 10.50

Refund postage, telegraph and express	6.50	
Refund insurance department and fees	10.00	
Sale typewriter attachment	2.00	77.40
Total income		\$ 1,035,242.72
Amount carried forward		\$ 3,215,343.84

Disbursements.

Death claims	\$ 454,280.03	
Total benefits paid	\$ 454,280.03	
Salaries of officers and trustees	10,400.88	
Compensation of committees, national auditors	1,361.25	
Salaries of office employees	22,292.83	
Other compensation of office employees, traveling expenses	7.95	
To supreme medical examiner	5,212.50	
Traveling and other expenses of officers, trustees and committees	1,197.02	
Insurance department fees	1,009.25	
Rent, including \$3,000.00 for association's occupancy of its own buildings	3,000.00	
Advertising, printing and stationery	3,046.22	
Postage, express, telegraph and telephone	5,439.22	
Lodge supplies	5,968.44	
Official publication	36,433.14	
Expense of supreme lodge meetings	25,923.72	
Legal expense in litigating claims, \$5,391.95; other legal expenses, \$624.53	6,016.48	
Furniture and fixtures	1,732.46	
Taxes, repairs and other expenses on real estate, taxes, \$2,153.50, maintenance of building, \$6,613.03	8,766.58	
Loss on sale or maturity of ledger assets:—		
Reduction of 5 per cent premium included in cost of bonds	3,080.81	
Reduction balance on redeemed El-mira bond	37.50	
Accrued interest included with cost of bonds written off as paid	2,936.51	
Exchange on checks issued for purchase of bonds	45.00	6,009.32
All other disbursements:—		
Expenses National Secretary's office	196.10	
Clerk hire National Treasurer	720.00	
Organization	7,489.14	
State and district deputies	11,152.01	
National physician's office expenses	978.50	
Bonding council officers	1,227.19	
Bonding National officers	30.00	
General expenses	796.39	
Actuary retaining fees	1,372.80	
Dedication expenses	566.60	
Assessments refunded members	563.20	25,091.93
Total disbursements		\$ 623,408.72
Balance		\$ 2,591,875.12

Ledger Assets.

Book value of real estate, unincumbered	\$ 191,642.24	
Mortgage loans on real estate, first liens	412,500.00	
Book value of bonds (excluding interest)	1,005,740.14	
Cash in associations office, \$250.00; deposited in banks (not on interest), \$24,231.14	24,481.14	
Other ledger assets, viz.—		
Special deposit Insurance Department Quebec	5,000.00	
Total ledger assets		\$ 2,591,875.12

Non-Ledger Assets.

Interest due, \$40.00 and accrued, \$4,451.39 on mortgages	\$ 4,491.39	
Interest accrued on bonds	21,071.88	
Rents due, \$1,222.01 and accrued, \$280.00	1,502.01	
Total interest and rents due and accrued		27,065.28
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		34,128.75
All other assets:—		
Per capita tax, national physician's fees and supplies due from subordinate councils	\$ 3,982.28	
Furniture and fixtures	11,447.20	
Supplies	7,000.00	22,429.48
Gross assets		\$ 2,675,498.63

Deduct Assets Not Admitted.

Book value of real estate over market value	\$ 46,642.24	
Book value of bonds and stocks over market value	64,553.19	111,195.43
Total admitted assets		\$ 2,564,303.20

Liabilities.

Death claims due and unpaid	\$ 16,250.00	
Death claims adjusted, not yet due	47,000.00	
Death claims resisted	20,000.00	
Total death claims		\$ 83,250.00
Total liabilities		\$ 83,250.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 50,000.00	\$ 2,057,833.08
Received during the year from assessments.....	816,783.50	816,783.50
Received during the year from interest.....	1,616.34	78,245.42
Received during the year from per capita tax.....		
Received during the year from all other sources.....		13,302.44
Totals.....	\$ 868,399.84	\$ 2,149,881.54
Transferred to other funds.....	363,556.61	
Balance.....	\$ 504,843.23	\$ 2,149,881.54
Received by transfers.....		363,556.69
Balance after transfers.....	\$ 504,843.23	\$ 2,512,938.23
Disbursed during the year.....	454,843.23	6,099.82
Balance on hand December 31, 1908.....	\$ 50,000.00	\$ 2,506,838.41

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 72,267.44	\$ 2,180,101.12
Received during the year from assessments.....		816,783.50
Received during the year from interest.....	1,969.63	81,831.39
Received during the year from per capita tax.....	103,932.95	103,932.95
Received during the year from all other sources.....	19,392.44	32,691.88
Totals.....	\$ 197,562.46	\$ 3,215,343.84
Transferred to other funds.....	.08	363,556.69
Balance.....	\$ 197,362.38	\$ 2,851,787.15
Received by transfers.....		363,556.69
Balance after transfers.....	\$ 197,562.38	\$ 3,215,343.84
Disbursed during the year.....	162,525.67	623,468.72
Balance on hand December 31, 1908.....	\$ 35,036.71	\$ 2,591,875.12

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	63,183	\$ 65,095,000.00	1,257	\$ 1,302,000.00
Benefit certificates written during the year.....	8,479	9,017,000.00	276	310,000.00
Benefit certificates increased during the year.....				
Totals.....	71,662	\$ 74,112,000.00	1,533	\$ 1,612,000.00
Deduct terminated or decreased during the year.....	2,653	2,721,000.00	46	46,000.00
Total benefit certificates in force December 31, 1908.....	69,009	\$ 71,391,000.00	1,487	\$ 1,566,000.00
Benefit certificates terminated by death during the year.....	430	443,000.00	3	3,000.00
Benefit certificates terminated by lapse during the year.....	2,223	2,278,000.00	43	43,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	95	\$ 96,000.00		
Claims (face value) incurred during the year.....	430	443,530.03	3	\$ 3,000.00
Totals.....	525	539,530.03	3	3,000.00
Claims paid during the year.....	441	451,280.03	3	3,000.00
Balance.....	84	\$ 85,250.00		
Saved by compromising or scaling down claims during the year.....	2	2,000.00		
Claims unpaid December 31, 1908.....	82	\$ 83,250.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,327.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates to state convention elect delegates to national convention.

What is the basis of said representation?

Answer—1 to each 2,000.

How often are regular meetings of the governing body held?

Answer—Annually.

When was the last regular meeting of the governing body held?

Answer—August 5, 1908.

How many members of the governing body attended the last regular meeting?

Answer—171.

How many of same were delegates of subordinate branches?

Answer—164.

When and by whom are the officers and directors elected?

Answer—By delegates to the national convention, biennially.

What are the qualifications for membership?

Answer—Good health and practical Catholicity.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

What are the limiting ages for admission?

Answer—18 to 55.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00, \$3,000.00.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Who may be designated as beneficiaries?

Answer—Wife, heir or blood relative.

How are the expenses of the governing body defrayed?

Answer—By per capita tax levied semi-annually—January and July.

Are assessments graded on any table of mortality?

Answer—Step rate plan.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Attained age.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Step rate plan; rate changes every five years.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—David Parks Fackler, making valuation.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—An assessment levied first of every month.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$69,827.57; expense, \$53,088.70.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By transfer from the death benefit fund moneys exceeding \$25,000.00 not required for payments of death benefits. To provide against epidemic or other causes of excessive mortality by a majority.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Connecticut, 72; New York, 215; Illinois, 109; Ohio, 62; Indiana, 40; Wisconsin, 28; Michigan, 33; Massachusetts, 130; Maryland, 8; New Hampshire, 9; Vermont, 11; Rhode Island, 20; New Jersey, 51; Pennsylvania, 99; Delaware, 1; District of Columbia, 5; Quebec, 16; Minnesota, 17; Iowa, 32; Arizona, 6; North Dakota, 3; South Dakota, 6; Kansas, 41; Missouri, 50; Indiana, 9; Vermont, 9; Kentucky, 15; Tennessee, 5; West Virginia, 10; Georgia, 5; Delaware, 1; District of Columbia, 5; Quebec, 16; Minnesota, 17; Iowa, 32; Alabama, 4; Arkansas, 3; Nevada, 4; Idaho, 4; Wyoming, 3; North Carolina, 3; New Mexico, 4; Nebraska, 16; Florida, 6; California, 28; Oklahoma, 13; British Columbia, 3; Washington, 9; Nova Scotia, 3; Montana, 7; New Brunswick, 3; Utah, 4; Prince Edwards Island, 1; Colorado, 14; Manitoba, 1; Mississippi, 6; Alberta, 2; Texas, 21; Saskatchewan, 1; South Carolina, 2; Louisiana, 19; Province Ontario, 10; Philippine Islands, 1; Mexico, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$5,857,862.16.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,875,105.95.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—National secretary, bookkeeper and clerk.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KNIGHTS OF FATHER MATHEW,

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

Incorporated July 18, 1881.

Commenced business July 18, 1881.

Date of admission into Iowa, April 30, 1902.

Home office, 1803 Locust St., St. Louis, Mo.

President, JEREMIAH SHEEHAN.

Vice President, THOS. F. CONIGAN.

Secretary, THOS. S. BOWDERN.

Treasurer, DR. JAMES P. GEEKIE.

Balance from Previous Year.

Ledger assets December 31st of previous year----- \$ 22,273.36

Income.

Gross amount of assessments paid by members, viz.:—

For mortuary ----- \$ 68,724.12

For reserve ----- 3,952.83 \$ 72,676.95

Gross amount of per capita tax, \$356.85; assessments for expenses, \$5,656.85 -----

6,013.70

Medical examiner's fees actually received by the association -----

138.25

Total paid by members ----- \$ 78,828.90

Interest on bonds ----- \$ 662.50

Interest from all other sources ----- 116.88

Total ----- 779.38

Sale of lodge supplies ----- 576.05

From all other sources:—

Badge buttons	\$	93.25	
R. R. fare—delegate returned not used		22.00	115.25

Total income

Amount carried forward

Disbursements.

Death claims

Total benefits paid

Salaries of officers and trustees	2,310.00
Other compensation of officers and trustees	140.00
Salaries of office employees	900.00
Salaries and fees paid to supreme medical examiners	132.25
Traveling and other expenses of officers, trustees and committees	135.20
Insurance department fees	55.00
Rent	330.00
Advertising, printing and stationery	460.65
Postage, express, telegraph and telephone	322.82
Expense of supreme lodge meeting	931.57

All other disbursements:

Miscellaneous expense	\$	129.65	
Badge buttons		75.75	
Premium and accrued interest on bonds bought		154.00	
Uniform Rank K. F. M.		562.85	
C. T. A. U. of America—per capita and expense		256.30	
Notary fees		6.50	
Missouri Fraternal Congress		10.00	
Expert examination of books		48.00	
Premium on supreme officers' bonds		70.00	1,313.05

Total disbursements

Balance

Ledger Assets.

Book value of bonds (excluding interest)	\$	20,000.00	
Cash in association's office		4,039.20	

Total ledger assets

Non-Ledger Assets.

Interest due, \$390.00, and accrued, \$22.08 on bonds \$ 412.08

Total interest and rents due and accrued.. 412.08
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... 9,000.00

Gross assets

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value 15.00

Total admitted assets

Liabilities.

Death claims adjusted, not yet due..... \$ 14,000.00
Death claims reported not yet adjusted..... 2,000.00

Total death claims

Total unpaid claims

Total liabilities

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907	\$ 4,190.52	\$ 18,082.84
Received during the year from assessments	78,333.80	
Received during the year from interest and dividends		716.09
Totals	\$ 82,524.32	\$ 18,798.93
Transferred to other funds	9,609.68	
Balance	\$ 72,914.64	\$ 18,798.93
Received by transfers		3,952.83
Balance after transfers	\$ 72,914.64	\$ 22,751.76
Disbursed during the year	71,473.20	154.00
Balance on hand December 31, 1908	\$ 1,441.44	\$ 22,597.76

Classification	Expense	Totals
Balance on hand December 31, 1907		\$ 22,273.36
Received during the year from assessments		78,333.80
Received during the year from interest and dividends	\$ 63.29	779.38
Received during the year from dues and per capita tax	356.85	356.85
Received during the year from all other sources	829.55	829.55
Totals	\$ 1,249.69	\$ 102,572.94
Transferred to other funds	9,609.68	
Balance	\$ 1,249.69	\$ 92,963.26
Received by transfers	5,656.85	9,609.68
Balance after transfers	\$ 6,906.54	\$ 102,572.94
Disbursed during the year	6,906.54	78,533.74
Balance on hand December 31, 1908		\$ 24,039.20

Exhibit of Certificates.

Classification	Business in Iowa During Year		Iowa Claims	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	5,528	\$ 5,292,100.00	34	\$ 31,750.00
Benefit certificates written during the year	416	211,350.00		
Benefit certificates increased during the year		7,600.00		
Totals	5,944	\$ 5,511,050.00	34	\$ 31,750.00
Deduct terminated or decreased during the year	897	718,350.00	4	3,750.00
Total benefit certificates in force December 31, 1908	5,047	\$ 4,792,700.00	30	\$ 28,000.00
Benefit certificates terminated by death during the year	46	72,350.00		
Benefit certificates terminated by lapse during the year	831	625,500.00	4	3,750.00
Benefit certificates terminated during the year	20	20,500.00		

Exhibit of Death Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	13	\$ 16,600.00
Claims (face value) incurred during the year	46	72,350.00
Totals	59	\$ 88,950.00
Claims paid during the year	51	71,473.20
Balance	8	\$ 17,476.80
Saved by compromising or scaling down claims during the year	1	1,476.80
Claims unpaid December 31, 1908		\$ 16,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—78.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates.

What is the basis of said representation?

Answer—One for the first 25 or less and one additional for each 50 members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—October 12 and 13, 1908.

How many members of the governing body attended the last regular meeting?

Answer—108.

How many of same were delegates of subordinate branches?

Answer—100.

When and by whom are the officers and directors elected?

Answer—By the delegates.

What are the qualifications for membership?

Answer—From 12 to 50 years (except in Iowa, 15 to 50); must be total abstainers.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—12 to 50 years (except in Iowa, 15 to 50).

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, heirs and dependents.

How are the expenses of the governing body defrayed?

Answer—By sale of supplies and percentage of assessments after the reserve is deducted and not to exceed 15 per cent.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Fourteen assessments.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments not limited—such number as may be necessary to pay mortuary claims.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

If so, what amount and for what purpose?

Answer—As shown in answer to question "How are the expenses of the governing body defrayed?"

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By calling assessments necessary to pay claims.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$5,400.00.

How many assessments were collected during the year?

Answer—Mortuary, 14.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—5 per cent of gross amount received on assessments; only in emergency.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; October 12, 1908.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Missouri, 47; Iowa, 2; Illinois, 24; Kansas, 5.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$885,775.86.

Losses and claims paid from organization of association?

Answer—Death claims, \$854,849.45.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Thos. S. Bowdern, supreme recorder.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KNIGHTS AND LADIES OF HONOR,

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated April, 1878.

Commenced business, September, 1877.

Home office, 429 N. Penn St., Indianapolis, Ind.

President, S. B. WATTS.

Secretary, GEO. D. TAIT.

Treasurer, GEO. A. BYRD.

Balance from Previous Year.

Ledger Assets December 31st of previous year..... \$ 480,743.75

Income.

Gross amount of assessments paid by members, viz:

For mortuary \$ 1,400,016.50 \$ 1,400,016.15

Gross amount of per capita tax, \$29,845.07; as-

essments for expenses, \$156,576.04..... 186,421.11

Gross amount of membership fees actually re-

ceived by the association..... 144.00

All other assessments, dues or fees:—

Old age benefit fund 44,522.77

Total paid by members..... \$ 1,631,104.03

Interest on bonds \$ 13,435.00

Interest from all other sources..... 3,616.84

Gross rent from association's proper-

ty, including \$2,500 for association's

occupancy of its own buildings..... 3,424.00 20,475.84

Sale of lodge supplies..... 3,281.35

Official publication..... 904.79

From all other sources:—

Salaries and commissions returned

by agents \$ 231.75

Fines paid by lodges..... 182.00

Postage stamps sold..... 30.22

Premiums on surety bonds..... 1,786.74

Litigation expenses refunded..... 150.15

Other expenses refunded..... 9.81 2,390.67

Total income \$ 1,658,156.63

Amount carried forward \$ 2,138,900.43

Disbursements.

Death claims \$ 1,453,784.74

Old age benefits 11,779.04

Total benefits paid \$ 1,465,563.78

Commissions and expenses paid to deputies or or-

ganizers 5,470.07

Commissions paid subordinate lodges for building up

same 21,036.50

Salaries of deputies and organizers..... 66,550.33

Salaries of officers and trustees..... 16,999.97

Salaries and other compensation of committees.... 225.00

Salaries of office employees..... 14,801.72

Traveling expenses of officers, trustees and com-

mittees 4,769.48

Insurance department fees..... 280.80

Rent, including \$2,500 for association's occupancy

of its own buildings 2,529.00

Advertising, printing and stationery..... 2,732.67

Postage, express, telegraph and telephone..... 5,033.62

Lodge supplies 3,279.08

Official publication 11,473.88

Legal expense in litigating claims, \$1,975.08; other legal expenses, \$960.95	2,936.03	
Repairs and other expenses on real estate and building	2,317.94	
Loss on ledger assets:—		
Charged off bonds to bring to present value	398.49	
All other disbursements:—		
Premiums on surety bonds	\$ 894.18	
Expense of trial tribunals	218.84	
Expense of Mo. jurisdiction while Grand Lodge was under suspension	1,867.66	
Refunded to beneficiaries of deceased members to avoid suit	156.40	
Interest on death claims	299.65	
Miscellaneous expenses of field work	4,940.70	
Christmas donations to employes	122.00	
All other expenses	356.78	8,856.21

Total disbursements \$ 1,635,262.97

Balance \$ 503,637.46

Ledger Assets.

Book value of real estate, unincumbered	\$ 63,151.13	
Book value of bonds (excluding interest)	339,576.60	
Deposited in trust companies and banks on interest	93,768.80	
Other ledger assets—		
Office furniture	4,640.93	
Deposits to secure appeal bonds in litigated cases	2,500.00	
Total ledger assets	\$ 503,637.46	

Non-Ledger Assets.

Interest due, \$1,855.00 and accrued, \$2,442.89 on bonds	\$ 4,297.89	
Interest due on other assets	242.80	
Total interest and rents due and accrued	4,540.69	
Market value of real estate over book value	12,000.00	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	127,200.00	
All other assets—		
Supplies on hand	2,641.01	
Gross assets	\$ 650,019.16	

Deduct Assets Not Admitted.

Other items, viz.—		
Office furniture	\$ 4,640.93	
Supplies on hand	2,641.01	7,281.94
Total admitted assets	\$ 642,737.22	

Liabilities.

Death claims adjusted and due	\$ 97,816.67	
Death claims adjusted and not due	24,966.67	
Death claims in process of adjustment	39,949.99	
Death claims not approved	90,316.66	
Death claims resisted	9,666.66	
Total death claims	\$ 262,716.65	
Total unpaid claims	\$ 262,716.65	
Expenses, commissions, etc., due or accrued	1,510.40	
Advanced assessments	648.16	
Total liabilities	\$ 264,875.21	

Exhibit of Funds.

Classification	Mortuary	Old Age Benefit
Balance December 31, 1907	\$ 450,008.95	\$ 118.50
Received from assessments	1,400,016.15	44,522.77
Received from interest	16,213.16	454.25
Received from per capita tax		
Received from other sources		
Totals	\$ 1,866,238.26	\$ 45,095.52
Transfers to other funds		
Received by transfer	1,420.90	
Balance after transfer	\$ 1,867,659.16	\$ 45,095.52
Disbursed during year	1,453,784.74	11,779.01
Charged off	398.49	
After charged off	1,454,183.23	
Balance December 31, 1908	\$ 413,475.93	\$ 33,316.48

Classification	Expense	Total
Balance December 31, 1907	\$ 30,616.30	\$ 480,743.75
Received from assessments	156,576.04	1,601,114.96
Received from interest	384.43	17,051.84
Received from per capita tax	29,845.07	29,845.07
Received from other sources	10,144.81	10,144.81
Totals	\$ 227,566.65	\$ 2,138,900.43
Transfers to other funds	1,420.90	
Balance after transfers	\$ 226,145.75	\$ 2,138,900.43
Disbursed during year	169,300.70	1,634,864.48
Charged off		398.49
After charged off		1,635,262.97
Balance December 31, 1908	\$ 56,845.05	\$ 503,637.46

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement-----	91,532	\$ 88,027,250.00	53	\$ 57,500.00
Benefit certificates written during the year -----	11,641	8,197,750.00	-----	-----
Benefit certificates increased during the year -----	-----	-----	-----	-----
Totals -----	103,173	\$ 96,225,000.00	53	\$ 57,500.00
Deduct terminated or decreased during the year -----	14,594	10,943,250.00	4	4,000.00
Total benefit certificates in force December 31, 1908-----	88,579	\$ 85,281,750.00	49	\$ 53,500.00
Benefit certificates terminated by death during the year -----	1,381	1,535,000.00	3	3,000.00
Benefit certificates terminated by lapse during the year -----	13,213	9,408,250.00	1	1,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Unpaid December 31, 1907-----	223	\$ 231,141.61	-----	-----
Claims (face value) incurred 1908-----	1,380	1,490,816.56	3	\$ 3,000.00
Totals -----	1,603	\$ 1,721,958.17	3	\$ 3,000.00
Paid 1908 -----	1,349	1,453,784.74	3	3,000.00
Balance -----	254	\$ 268,173.43	-----	-----
Saved by compromising or scaling down -----	4	5,456.78	-----	-----
Unpaid Dec. 31, 1908-----	250	\$ 262,716.65	-----	-----

Exhibit of Old Age Benefit Fund.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Unpaid December 31, 1907-----	-----	-----	-----	-----
Incurred 1908 -----	48	\$ 11,779.02	1	\$ 250.00
Totals -----	48	\$ 11,779.02	1	\$ 250.00
Paid 1908 -----	48	\$ 11,779.02	1	\$ 250.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,382.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Representatives are elected to grand lodges by sub-lodges and grand lodge select delegates to supreme lodge.

What is the basis of said representation?

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—September, 1907.

How many members of the governing body attended the last regular meeting?

Answer—54.

How many of same were delegates of subordinate branches?

Answer—32 representatives from grand lodges.

When and by whom are the officers and directors elected?

Answer—Biennially by members of supreme lodge.

What are the qualifications for membership?

Answer—Good moral character and good health.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 55.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives and dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax and portion of each assessment.

Are assessments graded on any table of mortality?

Answer—American experience table, modified from our own experience.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—No limit.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$115,000.00; expense, \$12,400.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—We have no reserve fund but all surplus funds are available for death losses.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 22; Arkansas, 160; California, 16; Colorado, 3; Connecticut, 1; District of Columbia, 1; Georgia, 7; Illinois, 141; Indiana, 82; Iowa, 3; Kansas, 8; Kentucky, 38; Louisiana, 14; Maryland, 2; Massachusetts, 42; Michigan, 12; Minnesota, 1; Mississippi, 102; Missouri, 139; Nebraska, 1; New Hampshire, 4; New Jersey, 46; New York, 170; Ohio, 56; Oregon, 1; Pennsylvania, 104; Rhode Island, 10; South Carolina, 16; Tennessee, 49; Texas, 125; Vermont, 1; Virginia, 2; West Virginia, 1; Wisconsin, 2. Total, 1,382.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$27,765,363.28.

Losses and claims paid from organization of association?

Answer—Death claims, \$27,352,909.76.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KNIGHTS OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated September 11, 1885; reincorporated August 31, 1894; November 7, 1895; August 18, 1899; July 22, 1901; July 26, 1904; under Act 119, Public Acts of Michigan, 1893.

Commenced business Sept. 1, 1883. Date of admission into Iowa, July 29, 1886.

Home office, 1021 Woodward Ave., Detroit, Mich.

President, D. P. MARKEY.

Secretary, L. E. SISLER.

Balance from Previous Year.

Ledger Assets December 31st of previous year..... \$ 6,984,144.57

Income.

Gross amount of assessments paid by members, viz:
For mortuary \$ 4,158,413.73
For sick and accident..... 88,318.89 \$ 4,246,732.62

Gross amount of monthly per capita tax, \$344-
159.97; annual dues, \$2,450.00; assessments for
expenses, \$22,080.66 366,265.13
Gross amount of membership certificate fees actu-
ally received by the association..... 2,916.63

Total paid by members..... \$ 4,615,908.38
Less payments returned to applicants and members.. 2,091.52 4,613,816.86

Interest on bonds \$ 278,807.19
Interest from all other sources, banks 19,813.95
Gross rent 2,100.00 300,721.14

Sale of lodge supplies 20,330.19
Official publication 4,917.00

Total income \$ 4,939,785.19

Amount carried forward \$ 11,923,929.76

Disbursements.

Death claims	\$ 3,011,217.49
Permanent disability claims.....	204,679.13
Sick and accident claims.....	78,381.50
Other benefits, relief fund charges.....	1,728.75

Total benefits paid \$ 3,296,006.87

Commissions and fees paid to deputies or organizers	120,789.74
Paid to Great Camp organizations.....	181,708.88
Salaries of officers and trustees.....	24,722.76
Salaries of office employees.....	53,527.69
Salaries and fees paid to supreme medical examiners	11,576.07
Traveling and other expenses of officers, trustees and committees	6,101.80
Insurance department fees.....	900.18
Rent	510.00
Advertising, printing and stationery.....	16,175.16
Postage, express, telegraph and telephone.....	12,858.29
Lodge supplies	35,135.93
Official publication	31,122.00
Expense of supreme lodge meeting.....	912.76
Legal expense in litigating and investigating claims, \$21,613.38; other legal expenses, \$3,048.75.....	24,662.13
Furniture and fixtures.....	12,306.74
Taxes, repairs and other expenses on real estate.....	2,932.05

All other disbursements:—

Miscellaneous	\$ 195.70
Water and ice	197.84
Fuel	874.73
Light and power	1,141.16
Fire insurance	284.90
Moving expenses	2,759.05
	5,453.38

Total disbursements \$ 3,837,616.03

Balance \$ 8,086,313.73

Ledger Assets.

Book value of real estate.....	\$ 125,000.00
Book value of bonds (excluding interest).....	7,443,025.27
Deposited in trust companies and banks on interest	101,417.62
Cash in association's office, \$1,225.00; deposited in banks at interest on daily balances, \$360.193.28.....	361,418.28
Other ledger assets—	
Personal debit balance, Thomson deficit.....	54,552.56
Total ledger assets	\$ 8,086,313.73

Non-Ledger Assets.

Interest due, \$6,976.15 and accrued, \$124,515.58 on bonds	\$ 131,491.73
Interest due and accrued on other assets (banks).....	594.06
Rents due	250.00
Total interest and rents due and accrued.....	132,335.79

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, (estimated) 319,000.00

All other assets—

Furniture and fixtures..... 12,084.11

Gross assets \$ 8,579,733.63

Deduct Assets Not Admitted.

Other items, viz.—

Personal debit balance..... \$ 54,552.56

Furniture and fixtures..... 66,636.67

Total admitted assets..... \$ 8,513,006.96

Liabilities.

Death claims due and unpaid..... \$ 282,829.51

Death claims resisted..... 57,500.00

Death claims reported not yet adjusted..... 82,350.00

Total death claims..... \$ 422,679.51

Sick and accident claims due and unpaid..... \$ 1,238.00

Sick and accident claims reported but not yet adjusted 225.50

Total sick and accident claims..... 1,463.50

Total unpaid claims..... \$ 424,134.01

Salaries, rents, expenses, commissions, etc., due or accrued 28,127.27

Total liabilities \$ 452,261.28

Exhibit of Funds.

Classification	Mortuary	Emergency	Relief
Balance on hand December 31, 1907.....	\$ 355,297.35	\$ 6,484,036.54	\$ 15,433.71
Received during the year from assessments	4,158,413.73		
Received during the year from interest and dividends	289,852.25		550.17
Received during the year from dues and per capita tax			
Received during the year from all other sources			
Totals	\$ 4,803,563.33	\$ 6,484,036.54	\$ 15,983.88
Transferred to other funds.....	1,951,756.65		33,353.31
Balance	\$ 3,721,826.68	\$ 6,484,036.54	\$ 15,983.88
Received by transfers		959,888.73	
Balance after transfers	\$ 3,721,826.68	\$ 7,443,925.27	\$ 49,337.19
Disbursed during the year	3,239,527.32		1,728.75
Balance on hand December 31, 1908.....	\$ 482,299.36	\$ 7,443,925.27	\$ 47,608.44

Exhibit of Funds—Continued

Classification	Sick and Accident	Expense	Totals
Balance on hand December 31, 1907.....	\$ 31,005.48	\$ 97,771.49	\$ 6,984,144.57
Received during the year from assessments	88,318.80	22,080.06	4,268,813.28
Received during the year from interest and dividends	7,536.60	682.12	298,021.14
Received during the year from dues and per capita tax		344,184.47	344,184.47
Received during the year from all other sources		30,257.82	30,257.82
Totals	\$ 127,400.97	\$ 494,976.56	\$ 11,926,021.28
Transferred to other funds.....	22,224.93		1,108,961.58
Balance	\$ 105,236.04	\$ 494,976.56	\$ 10,822,059.70
Received by transfers		110,719.54	1,108,961.58
Balance after transfers	\$ 105,236.04	\$ 605,696.10	\$ 11,926,021.28
Disbursed during the year	78,455.70	519,995.78	3,839,707.55
Balance on hand December 31, 1908.....	\$ 26,780.34	\$ 85,700.32	\$ 8,086,313.73

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	281,817	\$350,327,918.00	5,559	\$ 7,333,325.00
Benefit certificates written during the year	23,811	22,435,365.77	253	258,500.00
Benefit certificates increased during the year				
Totals	305,628	\$372,763,283.77	5,817	\$ 7,591,825.00
Deduct terminated or decreased during year	33,611	33,035,080.77	574	705,000.00
Total benefit certificates in force December 31, 1908.....	272,017	\$339,728,244.00	5,243	\$ 6,886,825.00
Benefit certificates terminated by death during the year	2,311	3,130,272.77	30	47,000.00
Benefit certificates terminated by lapse during the year	31,300	29,904,707.00	544	658,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	313	\$ 412,023.26	5	\$ 10,000.00
Claims (face value) incurred during the year	2,311	3,130,272.77	30	47,000.00
Totals	2,624	\$ 3,542,296.03	35	\$ 57,000.00
Claims paid during the year	2,302	3,011,217.49	32	48,875.26
Balance	322	\$ 531,078.54	3	\$ 8,124.74
Saved by compromising or scaling down claims during the year		108,408.03		4,124.74
Claims unpaid December 31, 1908.....	322	\$ 422,670.51	3	\$ 4,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	784	\$ 826,003.96	14	\$ 17,000.00
Claims (face value) incurred during the year	320	500,061.41	3	5,900.00
Totals	1,104	\$ 1,326,065.37	17	\$ 22,000.00
Claims paid during the year	282	204,679.13	1	3,187.26
Balance	822	\$ 1,121,386.24	16	\$ 19,412.74
Saved by compromising or scaling down claims during the year		262,967.89		1,837.74
Balance December 31, 1908.....	822	\$ 858,418.35	16	\$ 17,575.00

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	49	\$ 1,612.00	1	\$ 16.00
Claims incurred during the year	3,765	78,305.00	35	847.00
Totals	3,814	\$ 79,917.00	36	\$ 863.00
Claims paid during the year	3,078	78,381.50	33	803.00
Claims unpaid December 31, 1908.....	156	\$ 1,463.50	3	\$ 60.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4,839.

How often are meetings of the subordinate branches required to be held?

Answer—At least twice a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates elected at state conventions to the number of 150.

What is the basis of said representation?

Answer—One representative for first 1,000 life benefit members from each jurisdiction, and as may additional as it may be entitled to under section 10.

How often are regular meetings of the governing body held?

Answer—Quadrannually.

When was the last regular meeting of the governing body held?

Answer—July, 1907.

How many members of the governing body attended the last regular meeting?

Answer—100.

How many of same were delegates of subordinate branches?

Answer—75.

When and by whom are the officers and directors elected?

Answer—At quadrennial review by representatives.

What are the qualifications for membership?

Answer—Physically sound, morally acceptable, white male in United States and white males and females in Canada.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 to \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives and dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax of ten cents per member per month.

Are assessments graded on any table of mortality?

Answer—Yes, the National Fraternal Congress tables of mortality.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No; now being done.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—National Fraternal Congress tables of mortality, 4 per cent. Abb Landis. Twelve.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve, and may levy additional assessments. See Sec. 323.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—\$21,613.38 paid for expense of litigation, investigation and settlement of claims against the fund, under provisions of Sec. 259, laws of 1907.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Accumulated funds and the right to levy additional assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No, except as to some certificates issued years ago.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—Yes.

What is the amount of one full assessment?

Answer—Mortuary, \$340,000.00; expense, \$30,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Surplus from monthly collections over current losses and is used when necessary to pay mortuary and disability claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 19; Alaska, 1; Alberta, 2; Arizona, 9; Arkansas, 14; British Columbia, 4; California, 91; Colorado, 40; Connecticut, 41; Delaware, 7; District of Columbia, 9; Georgia, 17; Idaho, 12; Illinois, 244; Indiana, 182; Iowa, 91; Kansas, 78; Kentucky, 134; Louisiana, 14; Maine, 112; Manitoba, 36; Maryland, 31; Michigan, 84; Minnesota, 108; Mississippi, 10; Missouri, 182; Montana, 30; Nebraska, 64; Nevada, 2; New Hampshire, 29; New Jersey, 41; New Mexico, 5; New York, 866; North Carolina, 12; North Dakota, 50; Nova Scotia, 20; Ohio, 519; Oklahoma, 24; Ontario, 317; Oregon, 76; Pennsylvania, 439; Quebec, 22; Rhode Island, 18; Saskatchewan, 2; South Dakota, 57; Tennessee, 62; Texas, 186; Utah, 17; Vermont, 12; Virginia, 39; Washington, 77; West Virginia, 58; Wisconsin, 156; Wyoming, 7. Total, 4,839.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, about \$39,250,000.00.

Losses and claims paid from organization of association?

Answer—Death claims, \$32,634,042.79; disability claims, \$1,751,829.51.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Admission fees when collected belong to subordinate bodies.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme commander and supreme record keeper.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

KNIGHTS OF THE MODERN MACCABEES,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated June 11, 1881.

Commenced business June 11, 1881.

Home office, Huron Ave., Port Huron.

Secretary, A. M. SLAY. President, GEORGE S. LOVELACE. Treasurer, R. J. WHALEY.

Balance from Previous Year.

Ledger Assets December 31st of previous year..... \$ 402,770.69

Income.

Gross amount of assessments paid by members, viz:
For mortuary \$ 1,323,505.57
For sick and accident..... 2,595.74 \$ 1,326,101.31Gross amount of per capita tax..... 137,459.56
Medical examiner's fees actually received by the association 8,735.49

Total paid by members..... \$ 1,478,294.36

Interest on bonds \$ 467.50
Interest from all other sources: Emer-
gency, \$44.05; daily balances, \$9.-
744.56 9,788.61
Gross rent from association's property,
including \$2,000.00 for association's
occupancy of its own buildings..... 3,200.00 13,455.11Sale of lodge supplies 5,262.00
Official publication 589.26From all other sources:—
Borrowed money 35,000.00 35,000.00

Total income \$ 1,532,594.73

Amount carried forward \$ 1,905,365.42

Disbursements.

Death claims \$ 1,174,178.03
Permanent disability claims..... 57,649.00
Sick and accident claims..... 2,250.00
Old age benefits 49,021.85
Other benefits, payments returned to
members 863.29

Total benefits paid \$ 1,283,902.17

Paid to deputies and organizers..... 11,907.75
Salaries of deputies and organizers..... 54,210.07
Salaries of officers and trustees..... 17,558.30
Salaries and other compensation of committees..... 1,888.05
Salaries of office employees..... 20,049.08
Traveling and other expenses of officers, trustees
and committees 3,117.06
Insurance department fees..... 224.50
Rent, including \$2,000.00 for association's occu-
pancy of its own buildings..... 2,000.00
Advertising and printing..... 6,302.00
Postage, express, telegraph and telephone..... 6,633.83
Lodge and office supplies 7,812.80
Official publication 13,230.42
Expense of supreme lodge meeting..... 16,815.15
Legal expense in litigating claims, \$636.78; other
legal expenses, \$970.47 1,607.25
Furniture and fixtures..... 741.63
Taxes, repairs and other expenses on real estate.. 1,121.70

All other disbursements:—

Prizes to tents 961.00
Public meetings, installations, etc..... 2,303.31
Light and heat 734.74
Bond interest 143.36
Borrowed money repaid 25,000.00
National Fraternal Congress fees..... 362.65
Donation to Modern Maccabees Hos-
pital 500.00
Miscellaneous 275.25
Interest on note 205.84
Transfer to office fund..... 2,350.00
Bond premium 43.04 32,678.72

Total disbursements \$ 1,481,456.58

Balance \$ 513,908.84

Ledger Assets.

Book value of real estate..... \$ 84,561.03
Book value of bonds and stocks (excluding interest) 20,015.97
Deposited in banks on interest..... 409,332.74

Total ledger assets \$ 513,908.84

Non-Ledger Assets.

Interest accrued, \$122.50 on bonds..... 122.50
Total interest and rents due and accrued..... 80.90
Market value of bonds and stocks over book value.
Assessments actually collected by subordinate
lodges not yet turned over to supreme lodge..... 6,189.48

IOWA INSURANCE REPORT

All other assets—		
Cash in hands of G. R. K.—office funds.....		2,500.00
Gross assets	\$	522,807.75
Total admitted assets.....	\$	522,807.75
Death claims resisted.....	\$	4,000.00
Death claims reported not yet adjusted.....		116,882.75
Total death claims.....	\$	120,882.75
Salaries, rents, expenses, commissions, etc., due or accrued		8,869.30
Borrowed money, \$10,000.00; interest due or accrued on same, \$41.67.....		10,041.67
Total liabilities	\$	139,793.72

Exhibit of Funds.

Classification	Building	Mortuary	Emergency Reserve
Balance on hand December 31, 1907.....	\$ 84,561.03	\$ 354,252.80	\$ 8,825.05
Received during the year from assessments		1,329,505.57	
Received during the year from interest and dividends			511.55
Received during the year from dues and per capita tax			
Received during the year from all other sources			
Totals	\$ 84,561.03	\$ 1,683,758.37	\$ 9,336.60
Transferred to other funds.....		115,745.62	
Balance	\$ 84,561.03	\$ 1,568,012.75	\$ 9,336.60
Received by transfers.....			16,139.72
Balance after transfers.....	\$ 84,561.03	\$ 1,568,012.75	\$ 25,476.32
Disbursed during the year.....		1,175,041.32	188.40
Balance on hand December 31, 1908.....	\$ 84,561.03	\$ 392,971.43	\$ 25,289.92

Classification	Disability	Sick and Accident
Balance on hand December 31, 1907.....	\$ 918.81	
Received during the year from assessments		2,593.74
Received during the year from interest and dividends	9,744.56	
Received during the year from dues and per capita tax		
Received during the year from all other sources		
Totals	\$ 10,663.37	\$ 2,593.74
Transferred to other funds.....		
Balance	\$ 10,663.37	\$ 2,593.74
Received by transfers.....	98,000.00	1,605.90
Balance after transfers	\$ 108,663.37	\$ 4,199.64
Disbursed during the year.....	106,670.85	2,250.00
Balance on hand December 31, 1908.....	\$ 1,992.52	\$ 1,949.64

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 14,213.00	\$ 462,770.69
Received during the year from assessments.....		1,332,099.31
Received during the year from interest and dividends.....		10,256.11
Received during the year from dues and per capita tax	137,459.56	137,459.56
Received during the year from all other sources.....	52,779.75	52,779.75
Totals	\$ 204,452.31	\$ 1,995,365.42
Transferred to other funds.....		115,745.62
Balance	\$ 204,452.31	\$ 1,879,619.80
Received by transfers.....		115,745.62
Balance after transfers	\$ 204,452.31	\$ 1,995,365.42
Disbursed during the year.....	197,308.01	1,481,456.58
Balance on hand December 31, 1908.....	\$ 7,144.30	\$ 513,908.84

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	112,846	\$138,799,500.00	65	\$ 67,500.00
Benefit certificates written during the year	8,212	7,738,500.00		
Benefit certificates increased during the year				
Totals	121,058	\$146,538,000.00	65	\$ 67,500.00
Deduct terminated or decreased during the year	13,321	13,539,000.00	15	17,000.00
Total benefit certificates in force December 31, 1908	107,737	\$132,999,000.00	50	\$ 50,500.00
Benefit certificates terminated by death during the year	947	1,215,400.00		
Benefit certificates terminated by lapse during the year	12,374	12,323,600.00	15	17,000.00

Exhibit of Death Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	84	\$ 103,440.13
Claims (face value) incurred during the year.....	947	1,215,400.00
Totals	1,031	\$ 1,318,840.13
Claims paid during the year.....	925	1,176,178.03
Balance	106	\$ 142,662.10
Saved by compromising or scaling down claims during the year—rejected	13	21,779.35
Claims unpaid December 31, 1908.....	93	\$ 120,882.75

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	452	\$ 409,225.00
Claims, (face value) incurred during the year.....	159	221,950.00
Totals	611	\$ 631,175.00
Claims paid during the year.....	92	155,750.00
Balance	519	\$ 475,425.00
Held till death		145,050.00
Claims unpaid December 31, 1908.....	519	\$ 330,375.00

Exhibit of Old Age and Other Claims.

Classification	Total Claims	
	No.	Amount
Claims incurred during the year.....	96	134,407.14
Claims unpaid December 31, 1907, as per last statement.....	317	\$ 289,666.77
Totals	413	\$ 424,073.91
Claims paid during the year.....	23	66,642.85
Balance	390	\$ 357,431.06
Held till death		104,338.31
Claims unpaid December 31, 1908.....	390	\$ 253,092.75

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,282.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by subordinate divisions known as county or district camps.

What is the basis of said representation?

Answer—One representative for each 300 life benefit members in county or district.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June 12, 1908.

How many members of the governing body attended the last regular meeting?

Answer—385.

How many of same were delegates of subordinate branches?

Answer—367.

When and by whom are the officers and directors elected?

Answer—At the biennial review of the great camp by the representatives of subordinate bodies.

What are the qualifications for membership?

Answer—White males, sound bodily health and good moral character.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 61 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, children, dependents, mother, father, step-mother, step-father, sisters and brothers.

How are the expenses of the governing body defrayed?

Answer—From the receipts for per capita tax, certificate fees, sale of supplies, etc., constituting the general fund of the order.

Are assessments graded on any table of mortality?

Answer—Yes. For members admitted on the term or whole life plan, class 2.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress table. Ratings levied on age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Assessments are levied on age at entry and remain unchanged during life or period of continuous good standing. Members re-examined after ninety days' suspension take rate at attained age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Pending.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—In hands of Actuary Abb Landis.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—On the old rate, known as current cost plan, member's assessments are levied as required to pay claims. Members in the term or whole life plan of class 2 pay assessments or ratings monthly.

Are notices of the assessments and dues sent to the members?

Yes, through official journal.

If so, do they state the purpose for which the money is to be used?

Answer—Notices of assessments are given in the official journal, published monthly, and mailed to last known address of each member.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, average, \$147,722.84.

How many assessments were collected during the year?

Answer—Mortuary, 9.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See section 107, revised laws of the order.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; June 12, 1908.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Michigan, 911; Alabama, 9; California, 6; Colorado, 2; Connecticut, 5; District of Columbia, 4; Florida, 14; Georgia, 2; Illinois, 69; Indiana, 19; Iowa, 4; Kansas, 4; Kentucky, 20; Minnesota, 12; Missouri, 4; Montana, 4; Nebraska, 3; New Jersey, 5; New York, 8; Oklahoma, 24; Ohio, 52; Oregon, 2; Pennsylvania, 15; Texas, 45; Virginia, 2; Washington, 13; West Virginia, 25. Total, 1,282.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, 14 401,752.54.

Losses and claims paid from organization of association?

Answer—Death claims and S. and A., \$13,112,513.90; disability claims, \$884,871.03.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—Nellie F. McCall, Daisy Shannon.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

LADIES OF THE MACCABEES OF THE WORLD,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated April 6, 1897.

Commenced business October 1, 1892.

Date of admission into Iowa, May 11, 1897.

Home office, Maccabee Temple, Port Huron, Mich.

President, MRS. LILLIAN M. HOLLISTER. Vice President, MRS. EVA L. MCNETT.
Secretary, MISS BINA M. WEST. Treasurer, MRS. NELLIE C. V. HEPPERT.
Actuary, MILES M. DAWSON, F. I. A.

Balance from Previous Year.

Ledger Assets December 31st of previous year..... \$ 2,871,310.29

Income.

Gross amount of assessments paid by members, viz:		
For mortuary.....	\$ 812,538.15	
For reserve	455,889.42	\$ 1,268,427.57
Gross amount of per capita tax, \$171,552.88; assessments for expenses, \$97,439.98.....		268,992.86
Gross amount of membership fees actually received by the association.....		5,941.85
Medical examiner's fees actually received by the association		2,875.50
Total paid by members (less \$1,826.90 returned)		\$ 1,544,410.88
Interest on bonds.....	* 118,831.58	
Interest from other sources.....	4,538.59	
Gross rent from association's property	988.25	124,358.42
Sale of lodge supplies		744.41
Official publication		4,924.50
From all other sources:—		
Bonds, subordinate hive officers....	\$ 1,934.85	
Defunct hive funds.....	6.50	
Subscriptions to the Ladies' Review H. and H. fund.....	9,713.38	11,654.73
Total income		\$ 1,686,002.94
Amount carried forward		\$ 4,557,433.23

Disbursements.

Death claims	\$ 757,400.37	
Permanent disability claims	19,323.30	
Total benefits paid		\$ 776,723.67
Commissions and fees paid to deputies or organizers (transferred to great lives)	35,004.80	
Salaries of deputies and organizers	80,313.06	
Salaries of officers and trustees	14,825.00	
Salaries of office employees	34,846.82	
Traveling and other expenses of officers, trustees and committees	3,442.11	
Insurance department fees	1,023.70	
Rent	2,700.00	
Advertising, printing and stationery	9,597.28	
Postage, express, telegraph and telephone	16,027.70	
Official publication		
Legal expense in litigating claims, \$18,596.78; other legal expenses, \$1,151.10	19,747.88	
Furniture and fixtures	2,166.75	
Taxes, repairs and other expenses on real estate	487.58	
All other disbursements:—		
Janitor	\$ 842.07	
Light	318.28	
Fire insurance	142.31	
Class work	6,642.82	
Cash prizes	9,948.75	
District medical examiners' expenses	9,642.30	
Miscellaneous	3,164.20	29,800.74
Total disbursements		\$ 1,042,465.08
Balance		\$ 3,514,968.15

Ledger Assets.

Book value of real estate, unincumbered	\$ 60,000.00	
Book value of bonds (excluding interest)	3,225,227.34	
Deposited in trust companies and banks on interest	218,339.32	
Cash in association's office	11,410.49	
Total ledger assets		\$ 3,514,968.15

Non-Ledger Assets.

Interest due and accrued on bonds	\$ 32,613.01	
Interest due and accrued on savings deposits	1,405.40	
Rents due and accrued	289.00	
Total interest and rents due and accrued		\$ 34,307.41
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		106,000.00
All other assets—		
Per capita tax on benefit members now in hands of record keepers	\$ 12,500.00	
Per capita tax on social members now in hands of record keepers	5,500.00	
Furniture, fixtures and safes	11,800.86	
Supplies, printed matter and stationery	11,778.72	41,639.58
Gross assets		\$ 3,697,105.14

Deduct Assets Not Admitted.

Other items, viz—		
Furniture, fixtures and safes	\$ 11,800.86	
Supplies, printed matter and stationery	11,778.72	23,639.58
Total admitted assets		\$ 3,673,465.56

Liabilities.

Death claims resisted	\$ 4,000.00	
Death claims reported not yet adjusted	84,071.43	
Present value of deferred death and disability claims payable in installments (disability claims, 84, payable one-tenth annually)	51,636.33	
Total death claims		\$ 122,697.76
Total unpaid claims		\$ 122,697.76
Salaries, rents, expenses, commissions, etc., due or accrued		23,542.32
Legal expenses on claims, \$5,005.55; payments to be returned, \$117.23		5,122.78
Total liabilities		\$ 151,362.86

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance December 31, 1908	\$ 29,577.16	\$ 2,792,535.09
Received on rates	1,808,427.67	
Received on interest	2,605.74	119,314.72
Received on dues and tax		
Received on all other sources		
Totals	\$ 1,800,508.47	\$ 2,911,879.74
Less money returned	1,021.62	
Totals	\$ 1,299,486.85	\$ 2,911,879.74
Transfers to other funds	455,889.42	
Received by transfers		455,889.42
Balance after transfers	\$ 843,597.43	\$ 3,367,769.16
Disbursed during year	796,820.45	
Balance December 31, 1909	\$ 48,276.98	\$ 3,367,769.16

Classification	Expenses	Totals
Balance December 31, 1908	\$ 49,228.11	\$ 2,871,340.29
Received on rates	97,439.58	1,365,867.55
Received on interest	1,531.71	123,379.17
Received on dues and tax	177,494.73	177,494.73
Received on all other sources	21,187.29	21,187.29
Totals	\$ 346,871.92	\$ 4,559,869.13
Less money returned	805.28	1,826.00
Totals	\$ 346,066.64	\$ 4,557,433.23
Transfers to other funds		
Received by transfers		
Balance after transfers	\$ 346,066.64	\$ 4,557,433.23
Disbursed during year	247,144.63	1,049,465.08
Balance December 31, 1909	\$ 98,922.01	\$ 3,514,968.15

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	128,957	\$ 98,838,019.39	2,259	\$ 1,746,700.00
Benefit certificates written during the year	9,009	6,261,500.00	106	77,250.00
Benefit certificates increased during the year				
Totals	137,966	\$105,099,519.39	2,365	\$ 1,823,950.00
Deduct terminated or decreased during the year	12,032	7,794,790.03	181	135,500.00
Total benefit certificates in force December 31, 1908	125,934	\$ 97,304,729.36	2,184	\$ 1,688,450.00
Benefit certificates terminated by death during the year	962	794,613.67	14	\$ 13,500.00
Benefit certificates terminated by lapse during the year	11,052	6,986,926.36	167	122,000.00
Benefit certificates terminated by expiration during the year	18	13,250.00		

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	88	\$ 72,364.29	2	\$ 1,250.00
Claims (face value) incurred during the year (includes 2 appealed, amt. \$2,125)	964	796,738.67	14	13,500.00
Totals	1,052	\$ 869,102.96	16	\$ 14,750.00
Claims paid during the year	951	757,400.37	14	13,100.00
Balance	101	\$ 111,702.59	2	\$ 1,650.00
Saved by compromising or scaling down claims during the year (includes 4 rejections, amount \$3,250)	4	23,631.16		150.00
Claims unpaid December 31, 1908	97	\$ 88,071.43	2	\$ 1,500.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims (face value) incurred during the year	97	\$ 19,323.30	3	\$ 500.00
Totals				
Claims paid during the year	97	\$ 19,323.30	3	\$ 500.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—2,740.

How often are meetings of the subordinate branches required to be held?

Answer—Twice each month as provided in the laws of the order.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to the supreme hive review.

What is the basis of said representation?

Answer—The benefit membership on December 31st of the preceding year, to be divided by sixty and each one-sixtieth part entitled to one representative. (See sections 8-11, revised laws of 1907.)

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—July, 1907.

How many members of the governing body attended the last regular meeting?

Answer—75.

How many of same were delegates of subordinate branches?

Answer—60.

When and by whom are the officers and directors elected?

Answer—Quadrennially by delegates to the supreme hive review.

What are the qualifications for membership?

Answer—White women of good moral character, between 18 and 55 years of age, physically and mentally qualified, socially acceptable to the hive, not engaged in prohibited occupations, or otherwise proscribed by law, are eligible to benefit membership. Social members are admitted between 16 and 70 years of age. (Sections 278-279.)

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-55 for beneficial; 16-70 for social.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$5,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Relatives and dependents, as provided in section 385.

How are the expenses of the governing body defrayed?

Answer—By per capita tax, sale of supplies, charter, certificate and card fees, and expense loading as provided in sections 16 and 272.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress table. Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—A valuation is made each year, but the work has not yet been performed for December 31, 1908.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—L. O. T. M. select and ultimate mortality table, 4 per cent interest. 12 monthly rates per year. Valuation made in the office of the supreme record keeper according to plans prepared by Mr. Miles M. Dawson, F. I. A.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve regular monthly rates. The right to levy special assessments is also retained.

Are notices of the assessments and dues sent to the members?

If so, do they state the purpose for which the money is to be used?

Answer—Monthly rates are due under the laws of the order without notice on the first day of each month. A notice, however, in the form of a reminder, calling attention to rate liability is published in the official organ monthly.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

If so, what amount and for what purpose?

Answer—See Secs. 16 and 270 of the revised laws.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Guaranteed by an adequate rate and the right to levy special assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

If so, give all the facts relating thereto.

Answer—No such agreement.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—On proof of total disability at an age not less than seventy years.

Does the association issue annuity contracts or installment policies?

Answer—Members may, if they desire, direct that benefits shall be paid in annual, semi-annual or quarterly installments.

What is the amount of one full assessment?

Answer—Mortuary, \$113,740.92.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by transferring monthly to the emergency fund the surplus above liabilities in the benefit fund. Can be disbursed only if the benefit collections fail to pay the death claims accruing in any year. A sufficient amount to cover the deficiency is in that case to be transferred from the emergency fund to the benefit fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Ohio, 393; New York, 409; Illinois, 215; Pennsylvania, 252; Indiana, 137; Missouri, 104; Texas, 86; California, 65; Wisconsin, 115; Minnesota, 69; Colorado, 59; Washington, 45; Iowa, 55; Michigan, 67; Connecticut, 33; Ne-

braska, 50; Oregon, 50; West Virginia, 43; Kansas, 36; Montana, 30; Arkansas, 42; Tennessee, 26; Kentucky, 40; South Dakota, 35; Oklahoma, 30; Idaho, 18; North Dakota, 36; District of Columbia, 10; Virginia, 17; British Columbia, 19; Utah, 13; Georgia, 14; Maryland, 12; New Jersey, 21; Arizona, 11; Wyoming, 7; New Hampshire, 13; Alabama, 8; Nevada, 6; Quebec, 4; North Carolina, 8; Vermont, 5; Rhode Island, 5; New Mexico, 5; Louisiana, 5; Mississippi, 5; Florida, 2; Delaware, 1; Manitoba, 2; Nova Scotia, 2; Alberta, 1; Alaska, 1; South Carolina, 2; New Brunswick, 1. Total, 2,740.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$10,528,414.43.

Losses and claims paid from organization of association?

Answer—Death claims \$6,532,845.68; disability claims, \$97,980.53.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Prizes are sometimes offered to members for securing new members, and deputies are sometimes employed in resuscitating and building up old hives.

What officials and heads of departments of the association supervised the making of this report?

Answer—Prepared in the office of the supreme record keeper of The Ladies of the Maccabees of the World.

ANNUAL STATEMENT

For the year ending December 31, 1903, of the condition and affairs of the

LADIES OF THE MODERN MACCABEES,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated December 10, 1891.

Commenced business May 21, 1890.

Date of admission into Iowa, March, 1903.

Home office, Modern Maccabee Temple, Port Huron, Mich.

President, MRS. FRANCES E. BURNS.

Vice President, MRS. ANNA O. HOLTHE.

Secretary, MRS. EMMA E. BOWER.

Treasurer, MRS. SUSIE S. GRAVES.

Ledger Assets December 31st of previous year.....	\$	368,627.46
Error in last year's balance.....	500.00 \$	369,127.46

Income.

Gross amount of assessments paid by members, viz.—	
For mortuary	\$ 546,634.97 \$ 546,634.97
Gross amount of per capita tax.....	80,164.50
Gross amount of membership fees actually received by the association.....	2,101.50
Medical examiner's fees actually received by the association	1,837.50
Total paid by members.....	\$ 630,738.47

Interest on bonds.....	\$ 7,524.57	
Interest from all other sources (bank interest)	5,750.27	13,274.84
Sale of lodge supplies		4,916.34
From all other sources:—		
Contributions to U. P. bed fund..	\$ 287.76	
Premium on schedule bond for sub hives	731.28	
Excess for deputies' school expenses returned to fund.....	185.35	
Prize claims and commissions returned	25.00	
Refund in Walsh claim.....	.04	
Fidelity Guarantee Co. for failure of River Trust Co.....	25.00	
One-half bill for physician's services in Carroll death claim returned	48.75	1,303.18
Total income		\$ 650,232.83
Amount carried forward		\$ 1,019,390.29

Disbursements.

Death claims	\$ 455,754.69	
Permanent disability claims.....	17,800.00	
Old age benefits.....	52,760.08	
Total benefits paid		\$ 526,314.77
Salaries of deputies and organizers.....	25,223.09	
Salaries of officers and trustees.....	7,340.00	
Salaries and other compensation of committees.....	3,365.01	
Salaries of office employees.....	14,279.77	
Salaries paid to supreme medical examiner.....	2,500.00	
Fees paid to subordinate medical examiners.....	6,113.00	
Traveling and other expenses of officers, trustees and committees	4,929.76	
Insurance department fees.....	298.57	
Rent	1,228.50	
Advertising, printing and stationery.....	3,587.66	
Postage, express, telegraph and telephone.....	6,090.40	
Lodge supplies	6,661.51	
Official publication	5,016.98	
Expense of supreme lodge meeting.....	14,329.88	
Legal expenses in litigating claims, \$952.19; other legal expenses, \$2,006.60.....	2,958.79	
Furniture and fixtures and Great Hive Supplies..	1,664.77	
All other disbursements:—		
Assessments returned to members..	\$ 846.45	
Premium on bonds.....	1,376.25	
Prize claims	10,228.00	
Office expense	1,397.90	
National Fraternal Congress.....	165.00	
Premium on bonds for officers and deputies	1,060.83	
Physician's services in Carroll death claim	97.50	

Money advanced Hive No. 961 for Riven Trust Co. failure.....	25.00	
Christmas presents employes.....	176.90	
Expense deputies' school.....	1,537.20	
Work on ritualistic, good of order and law committee.....	514.30	
Actuary services, \$685.55; hive prizes, \$106.00	791.55	
State fair expense, \$285.25; sent fire sufferers, \$200.00	485.25	
Chicago Hospital fund, \$500.00; miscellaneous, \$546.54	1,046.54	19,748.72
Total disbursements		\$ 651,651.18
Balance		\$ 367,709.11

Ledger Assets.

Book value of bonds (excluding interest).....	\$ 216,460.50	
Deposited in banks on interest.....	137,674.91	
Checks in Gt. F. K.'s office, \$11,752.14; deposited in banks (not on interest), \$1,821.56.....	13,573.70	
Total ledger assets		\$ 397,709.11

Non-Ledger Assets.

Interest due, \$1,482.50 and accrued, \$2,102.85 on bonds	\$ 3,585.35	
Total interest and rents due and accrued....		3,585.35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		65,347.22
All other assets—		
Special fund in hands of Great Commander....	\$ 400.00	
Special fund in hands of Great Record Keeper	2,500.00	
Special fund in hands of Great Medical Examiner	200.00	3,100.00
Gross assets		\$ 439,741.68
Total admitted assets.....		\$ 439,741.68

Liabilities.

Death claims due and unpaid.....	\$ 416.66	
Death claims resisted.....	2,000.00	
Death claims reported not yet adjusted.....	46,400.00	
Total death claims.....		\$ 48,816.66
Permanent disability claims due and unpaid, No., 3	150.00	
Total permanent disability claims.....		150.00
Old age and other benefits due and unpaid.....		350.00
Total unpaid claims.....		49,316.66
Salaries, rents, expenses, commissions, etc., due or accrued		8,341.27
Total liabilities		\$ 57,657.93

Exhibit of Funds.

Classification	U. P. Bed	Mortuary	Reserve Class 2
Balance on hand December 31, 1907.....	\$ 1,969.48	\$ 116,699.59	-----
Received during the year from assessments.....		546,634.97	-----
Received during the year from interest and dividends.....	104.86	3,000.86	23.41
Received during the year from all other sources.....	287.76	73.79	-----
Totals.....	\$ 2,362.10	\$ 666,409.21	\$ 23.41
Transferred to other funds.....		131,701.68	-----
Balance.....	\$ 2,362.10	\$ 534,707.53	\$ 23.41
Received by transfers.....	1,000.00	2,272.92	1,556.00
Balance after transfer.....	\$ 3,362.10	\$ 536,980.45	\$ 1,579.41
Disbursed during the year.....		475,475.83	-----
Balance on hand December 31, 1908.....	\$ 3,362.10	\$ 61,504.62	\$ 1,579.41

Classification	Old Age Disability	Emergency
Balance on hand December 31, 1907.....	\$ 41,643.70	\$ 191,757.02
Received during the year from assessments.....	1,849.77	7,944.97
Received during the year from interest and dividends.....		
Totals.....	\$ 43,493.47	\$ 199,701.99
Transferred to other funds.....	48,952.55	-----
Balance.....	\$ 5,459.08	\$ 199,701.99
Received by transfers.....	128,565.40	29,733.70
Balance after transfers.....	\$ 123,106.32	\$ 229,435.69
Disbursed during the year.....	52,760.08	1,376.25
Balance on hand December 31, 1908.....	\$ 70,346.24	\$ 228,059.44

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 17,057.67	\$ 369,127.46
Received during the year from assessments.....		546,634.97
Received during the year from interest and dividends.....	350.97	13,274.81
Received during the year from dues and per capita tax.....	80,164.50	80,164.50
Received during the year from all other sources.....	9,796.97	10,158.52
Totals.....	\$ 107,370.11	\$ 1,019,360.29
Transferred to other funds.....	30,913.32	211,567.55
Balance.....	\$ 76,456.79	\$ 807,792.74
Received by transfers.....	48,439.53	211,567.55
Balance after transfers.....	\$ 124,896.32	\$ 1,019,360.29
Disbursed during the year.....	122,039.02	651,651.18
Balance on hand December 31, 1908.....	\$ 2,857.30	\$ 367,709.11

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	70,642	\$ 59,347,750.00	194	\$ 141,750.00
Benefit certificates written during the year.....	6,374	4,276,750.00	166	92,500.00
Benefit certificates increased during the year.....		3,250.00		1,000.00
Totals.....	77,016	\$ 63,627,750.00	361	\$ 235,250.00
Deduct terminated or decreased during the year.....	5,243	4,041,175.00	57	32,750.00
Total benefit certificates in force December 31, 1908.....	71,773	\$ 59,586,575.00	304	\$ 202,500.00
Benefit certificates terminated by death during the year.....	532	458,175.00	2	1,500.00
Benefit certificates terminated by lapse and change to social during the year.....	4,711	3,516,500.00	55	31,250.00
Benefit certificates terminated by decrease during the year.....		66,500.00		-----

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	66	\$ 55,400.00		-----
Claims (face value) incurred during the year.....	532	458,175.00	2	\$ 1,500.00
Totals.....	598	\$ 513,575.00	2	\$ 1,500.00
Claims paid during the year.....	534	455,754.65		-----
Balance.....	64	\$ 57,820.35	2	\$ 1,500.00
Claims dropped.....	2	1,400.00		-----
Saved by compromising or scaling down claims during the year.....		7,603.69		-----
Claims unpaid December 31, 1908.....	62	\$ 48,816.66	2	\$ 1,500.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	7	\$ 350.00
Claims (face value) incurred during the year.....	400	19,000.00
Totals.....	407	\$ 19,350.00
Claims paid during the year.....	374	\$ 17,800.00
Balance.....	33	\$ 1,550.00
Rejected 22 claims, \$1,050; transferred to death claims 8, \$350.....	30	1,400.00
Claims unpaid December 31, 1908.....	3	\$ 150.00

Exhibit of Old Age and Other Claims.

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims incurred during the year	203	\$ 53,110.08
Totals	203	\$ 53,110.08
Claims paid during the year	195	52,760.08
Balance	8	\$ 350.00
Saved by compromising or scaling down claims during the year		
Claims unpaid December 31, 1908	8	\$ 350.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—997.

How often are meetings of the subordinate branches required to be held?

Answer—Once in every month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by county hives made up of delegates from the several subordinate hives in each county.

What is the basis of said representation?

Answer—One representative for every two hundred members in a county.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June 10-11-12, 1908.

How many members of the governing body attended the last regular meeting?

Answer—405.

How many of same were delegates of subordinate branches?

Answer—385.

When and by whom are the officers and directors elected?

Answer—By delegates at the biennial review of the great hive.

What are the qualifications for membership?

Answer—See section 97, great hive laws.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—50-year term, 18 and 39 years; 60-year term, whole life and disability benefits, 18 and 49 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—See section 121, great hive laws.

How are the expenses of the governing body defrayed?

Answer—See section 33, great hive laws.

Are assessments graded on any table of mortality?

Answer—Yes. National Fraternal Congress table.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—An assessment must always be in the hands of Gt. F. K. to be known as the life benefit fund, and when such fund falls to the amount of one assessment over and above all amounts to be set aside to the emergency fund of class 1 and the reserve fund of class 2, and over and above all pending claims against the life benefit fund, another assessment must be made unless there have already in that year been ten assessments levied upon the members of class 1—in which case the deficiency shall be made up from the emergency fund of that class. Members of class 2 shall pay an assessment without notice or demand every month.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

Answer—(a) For investigation of death, disability and old age claims and legal expense in litigating same. No stipulated amount. (b) 50c per month per \$1,000.00 of life benefit protection in class 2 carried for first twelve months of membership transferred to expense fund. (See Sec. 33, great hive laws.)

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

If so, how is the amount guaranteed?

Answer—See section 98, great hive laws.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary: class 1, \$66,063.95; class 2, \$1,510.27.

How many assessments were collected during the year?

Answer—Mortuary: 8 in class 1; 12 in class 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See section 114, great hive laws.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes. June 10-11-12.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Enclosed herewith.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—California, 3; Colorado, 4; District of Columbia, 3; Florida, 1; Idaho, 1; Illinois, 41; Indiana, 12; Iowa, 14; Kansas, 1; Kentucky, 1; Michigan, 840; Minnesota, 8; Montana, 2; Nebraska, 1; New York, 1; Ohio, 30; Oregon, 1; Pennsylvania, 2; Texas, 13; Washington, 9, and West Virginia, 9.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$4,497,135.57.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,968,856.63; total disability claims, \$123,425.00; old age claims, \$86,772.45.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—Great record keeper.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

LOYAL AMERICANS OF THE REPUBLIC,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated November 7, 1896. Commenced business November 7, 1896.

Date of admission into Iowa, September 1, 1898.

Home office, I. O. O. F. Bldg., Springfield, Ill.

President, E. J. DUNN. Vice President, W. A. HOLMAN.
Secretary, H. D. COWAN. Treasurer, J. W. RAMSEY.

Balance from Previous Year.

Ledger assets December 31st of previous year----- \$ 146,552.39

Income.

Gross amount of assessments paid by members, viz.—

For mortuary ----- \$ 223,596.22

For reserve ----- 4,450.50 \$ 228,046.72

Gross amount annual dues, \$20,523.70; new members, \$12,968.59; assessments for expenses, \$69,451.20 ----- 102,943.49

Medical examiner's fees actually received by the association ----- 324.48

All other assessments—

Certificate fees ----- \$ 1,563.50 1,563.50

Total paid by members----- \$ 332,878.19

Deduct amount returned to applicants----- 393.71 \$ 332,481.48

Interest on mortgage loans----- \$ 3,376.10

Interest on bonds----- 4,580.00

Interest from all other sources, C. D., \$49.05; D. B., \$44.70----- 93.75 8,049.85

Sale of lodge supplies----- 650.90

From all other sources—

Bond premiums, local secretaries--- \$ 216.94

Modern Archers ----- 1,600.19

American Equity Association----- 4,690.00 6,507.13

Total income ----- \$ 347,602.36

Amount carried forward----- \$ 494,244.75

Disbursements.

Death claims ----- \$ 177,364.55

Permanent disability claims----- 669.58

Other benefits (broken bone) ----- 2,075.00

Total benefits paid----- \$ 180,109.13

Commissions and fees paid to deputies and organizers ----- 22,439.15

Salaries of deputies and organizers----- 17,451.12

Salaries of managers or agents not deputies or organizers ----- 3,000.00

Salaries of officers----- 14,545.46

Other compensation of officers and trustees, Sup. Ex. Council ----- 3,100.00

Salaries and other compensation of committees, Sup. Auditor ----- 686.65

Salaries of office employes----- 9,889.50

Salaries and fees paid to supreme medical examiners ----- 1,991.62

Salaries and fees paid to subordinate medical examiners ----- 1,009.80

Traveling and other expenses of officers, trustees and committees ----- 8,119.02

Insurance department fees----- 285.50

Rent ----- 1,341.04

Advertising, printing and stationery----- 1,849.92

Postage, express, telegraph and telephone----- 2,232.22

Lodge supplies ----- 1,752.80

Official publication ----- 3,319.73

Expense of supreme lodge meeting----- 4,615.86

Legal expense ----- 5,574.29

Furniture and fixtures----- 250.05

Taxes, repairs and other expenses on real estate-- 8.41

All other disbursements—

Investigating and settling claims..\$	938.35	
Premium on investments.....	1,636.75	
Premium on officers' bonds.....	142.00	
Premium on local secretaries' bonds	200.55	
Insurance on office furniture and and fixtures	33.75	
Premium on bond for department of Arkansas	50.00	
Light	59.66	
Subscriptions periodicals, books, etc.	230.62	
Loan paid, \$5,000.00; interest on same, \$280.17	5,280.17	
Accrued interest on investments...	831.16	
National Fraternal Congress.....	137.50	
Incidental expenses, Sup. office....	79.00	
Custodian of securities.....	61.04	
Miscellaneous	52.50	9,733.05

Total disbursements \$ 293,307.32

Balance \$ 200,937.43

Ledger Assets.

Mortgage loans on real estate, first liens.....\$	72,150.00	
Book value of bonds (excluding interest), \$116,000; stocks, \$6,900.....	122,900.00	
Cash deposited in banks (not on interest).....	5,887.43	
Total Ledger assets.....		\$ 200,937.43

Non-Ledger Assets.

Interest accrued on mortgages.....\$	1,308.12	
Interest accrued on bonds.....	3,086.60	
Interest due and accrued on other assets.....	759.00	

Total interest and rents due and accrued..... 5,153.72

Market value of bonds and stocks over book value... 6,731.30

Assessments actually collected by subordinate
lodges not yet turned over to supreme lodge..... 27,897.90

All other assets:

Organizers' balances.....\$	3,920.15	
Office furniture, fixtures, supplies and printed matter	3,500.00	7,420.15

Gross assets..... \$ 218,140.50

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds..\$	3,920.15	
Book value of bonds and stocks over market value....	340.00	

Other items:

Office furniture, etc.....	3,500.00	7,760.15
----------------------------	----------	----------

Total admitted assets..... \$ 240,380.35

Liabilities.

Death claims resisted.....\$	2,940.10	
Death claims reported not yet adjusted.....	17,651.90	
Total death claims.....		\$ 20,592.00
Permanent disability claims reported, and not yet adjusted	\$ 100.00	
Total permanent disability claims.....		100.00
Total unpaid claims.....		20,692.00
Salaries, rents, expenses, commissions, etc., due or accrued		4,369.85
Total liabilities.....		\$ 25,061.85

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 15,366.12	\$ 120,817.74
Received during the year from assessments.....	223,596.22	
Received during the year from interest and dividends...		8,000.80
Received during the year from dues and per capita tax		
Received during the year from all other sources.....		4,450.50
Totals	\$ 238,962.34	\$ 142,269.04
Transferred to other funds.....	56,914.48	
Balance	\$ 182,047.86	\$ 142,269.04
Received by transfers		56,914.48
Balance after transfers	\$ 182,047.86	\$ 199,183.52
Disbursed during the year	180,384.35	2,467.91
Balance on hand December 31, 1908.....	\$ 1,663.51	\$ 196,715.61

Classification	Expense	Total
Balance on hand December 31, 1907.....	\$ 1,368.53	\$ 146,552.39
Received during the year from assessments.....	82,419.79	306,016.01
Received during the year from interest and dividends...	49.05	8,049.85
Received during the year from dues and per capita tax	20,523.70	20,523.70
Received during the year from all other sources.....	9,046.01	13,496.51
Totals	\$ 113,407.08	\$ 494,638.46
Transferred to other funds		56,914.48
Balance	\$ 113,407.08	\$ 437,723.98
Received by transfers		56,914.48
Balance after transfers	\$ 113,407.08	\$ 494,638.46
Disbursed during the year	110,848.77	293,701.03
Balance on hand December 31, 1908.....	\$ 2,558.31	\$ 200,937.43

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	25,953	\$ 31,719,248.70	328	\$ 393,950.00
Benefit certificates written during the year	3,011	2,997,797.00	13	17,750.00
Benefit certificates increased during the year		12,000.00		1,000.00
Totals	28,964	\$ 34,729,045.70	341	\$ 412,700.00
Deduct terminated or decreased during year	2,581	2,633,438.00	16	21,500.00
Total benefit certificates in force December 31, 1908	26,383	\$ 32,095,607.70	325	\$ 391,200.00
Benefit certificates terminated by death during the year	201	246,179.00	1	1,000.00
Benefit certificates terminated by lapse during the year	2,380	2,387,259.00	15	20,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	22	\$ 21,423.87	1	\$ 696.94
Claims (face value) incurred during the year	201	246,179.00	1	1,000.00
Totals	223	\$ 267,602.87	2	\$ 1,696.94
Claims paid during the year	201	177,364.55	2	1,346.94
Balance	22	\$ 90,238.32		\$ 350.00
Saved by compromising or scaling down claims during the year		69,616.32		350.00
Claims unpaid December 31, 1908	22	\$ 20,592.00		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	2	\$ 50.00
Claims (face value) incurred during the year	58	2,819.58
Totals	60	\$ 2,869.58
Claims paid during the year	56	2,744.58
Balance	4	\$ 125.00
Saved by compromising or scaling down claims during the year	1	25.00
Claims unpaid December 31, 1908	3	\$ 100.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—786.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Membership arranged in groups of 500 members. Each local assembly entitled to one delegate in group meeting or general assembly. Each group or general assembly elects one delegate to national congress.

What is the basis of said representation?

Answer—One delegate to each 500 benefit members in good standing.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—May 21, 1907 (special session September 16, 1908).

How many members of the governing body attended the last regular meeting?

Answer—78.

How many of same were delegates of subordinate branches?

Answer—52.

When and by whom are the officers and directors elected?

Answer—Every four years by representative supreme body.

What are the qualifications for membership?

Answer—White persons between the ages of 18 and 59 years, who can pass the required examination, are accepted as benefit members.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—18-59 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 to \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of the insured's family, heirs, blood relations, affianced husband or wife or persons dependent upon the insured.

How are the expenses of the governing body defrayed?

Answer—Paid out of general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress table.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12 assessments. No additional assessments can be levied unless the benefit and reserve funds are exhausted.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—33 1-3 per cent of benefit assessments, class 1; classes 2 to 5, inclusive, 50c per \$1,000.00 for 12 months, after 12 months the excess of the net rate of assessment; classes 6 and 7, excess of the net rate of assessment.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary and disability, \$18,444.19; expense, \$9,453.71.

How many assessments were collected during the year?

Answer—Mortuary and disability, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See sections 86, 87 and 88, constitution.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—September 16, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 421; Michigan, 92; Indiana, 59; Texas, 36; Missouri, 26; Pennsylvania, 23; Wisconsin, 22; Arkansas, 19; Ohio, 17; Washington, 10; Minnesota, 14; Iowa, 10; Oklahoma, 7; Kentucky, 6; Kansas, 6; West Virginia, 6; North Dakota, 4; Nebraska, 2; Colorado, 2; California, 1; Alabama, 1; New Jersey, 1; Utah, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary and disability, \$2,008,439.58.

Losses and claims paid from organization of association?

Answer—\$1,824,541.73.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

LOYAL MYSTIC LEGION OF AMERICA,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 24, 1892.

Commenced business March 31, 1892.

Home office, Hastings, Neb.

President, F. J. SCHAUPELEBERGER.

Secretary, GEORGE O. CHURCHILL.

Treasurer, GEORGE A. WIGTON.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 64,461.41

Income.

Gross amount of assessments paid by members, viz.—

For mortuary	\$ 68,759.00	
Office building fund.....	3,682.37	
Special fund	1,393.68	\$ 73,835.05

Gross amount assessments for expenses..... 11,225.30

All other assessments, dues or fees—

Certificate fees	47.00	
------------------------	-------	--

Total paid by members..... \$ 85,107.35

Interest on mortgage loans.....\$ 1,519.44

Interest from all other sources (office

building fund)	221.70	
----------------------	--------	--

Gross rent

1,449.90	3,191.04
----------	----------

Sale of lodge supplies..... 78.12

Total income \$ 88,376.51

Amount carried forward..... \$ 152,837.92

Disbursements.

Death claims\$ 46,362.16

Sick and accident claims..... 100.00

Old age benefits..... 200.00

Total benefits paid..... \$ 46,662.16

Commissions and fees paid to deputies and organizers and salaries of deputies and organizers	2,312.81	
Salaries of officers and trustees	6,616.66	
Salaries of office employees	885.50	
Salaries and fees paid to supreme medical examiners	139.50	
Salaries and fees paid to subordinate medical examiners	6.00	
Traveling and other expenses of officers, trustees and committees	62.43	
Insurance department fees	80.00	
Advertising, printing and stationery	176.68	
Postage, express, telegraph and telephone	337.57	
Official publication	630.15	
Expense of supreme lodge meeting and auditing committee	25.00	
Legal expense in litigating claims	337.26	
Taxes, repairs and other expenses on real estate	1,692.25	
Loss on sale or maturity of ledger assets—		
Office supplies	\$ 81.49	
Miscellaneous	83.58	165.07
Total disbursements		\$ 60,129.04
Balance		\$ 92,708.88

Ledger Assets.

Book value of real estate, unincumbered	\$ 21,678.32	
Mortgage loans on real estate, first liens	50,100.00	
Deposited in trust companies and banks on interest	1,000.00	
Cash in association's office, \$451.02; deposited in banks (not on interest), \$16,479.54	16,930.56	
Total ledger assets		\$ 92,708.88

Non-Ledger Assets.

Interest due and accrued on mortgages	\$ 546.59	
Total interest and rents due and accrued	546.59	
Market value of real estate over book value	7,000.00	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	7,058.80	
Gross assets	\$ 107,314.27	
Total admitted assets	\$ 107,314.27	

Liabilities.

Death claims resisted	\$ 2,000.00	
Death claims reported not yet adjusted	3,627.64	
Total death claims	\$ 5,627.64	
Total liabilities	\$ 5,627.64	

Exhibit of Funds.

Classification	Mortuary	Office Bldg. Fund
Balance on hand December 31, 1907	\$ 59,118.62	\$ 4,524.41
Received during the year from assessments	68,750.00	3,682.37
Received during the year from interest and dividends	1,519.44	221.70
Received during the year from building	253.79	
Totals	\$ 129,630.85	\$ 8,428.48
Transferred to other funds		
Balance	\$ 129,630.85	\$ 8,428.48
Received by transfers		
Balance after transfers	\$ 129,630.85	\$ 8,428.48
Disbursed during the year	46,682.16	66.74
Balance on hand December 31, 1908	\$ 82,988.69	\$ 8,361.74

Classification	Special Fund	Expenses	Totals
Balance on hand December 31, 1907	\$ 515.70	\$ 302.68	\$ 64,461.41
Received during the year from assessments	1,393.68	11,225.30	185,060.35
Received during the year from interest and dividends			1,741.14
Received during the year from building		1,196.11	1,449.90
Received during the year from all other sources—fees and supplies		125.12	125.12
Totals	\$ 1,909.38	\$ 12,849.21	\$ 252,837.92
Transferred to other funds			
Balance	\$ 1,909.38	\$ 12,849.21	\$ 252,837.92
Received by transfers			
Balance after transfers	\$ 1,909.38	\$ 12,849.21	\$ 252,837.92
Disbursed during the year	798.01	12,002.13	60,129.04
Balance on hand December 31, 1908	\$ 1,111.37	\$ 247.08	\$ 192,708.88

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	5,014	\$ 6,461,000.00	185	\$ 238,500.00
Benefit certificates written during the year	190	211,000.00		
Benefit certificates increased during the year		3,000.00		
Totals	5,204	\$ 6,675,000.00	185	\$ 238,500.00
Deduct terminated or decreased during the year	182	247,500.00	3	5,500.00
Total benefit certificates in force December 31, 1908	5,022	\$ 6,427,500.00	182	\$ 233,000.00
Benefit certificates terminated by death during the year	45	54,500.00	2	3,000.00
Benefit certificates terminated by lapse during the year	137	182,500.00	1	2,000.00
Benefit certificates terminated by decrease during the year		10,500.00		500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	4	\$ 6,000.00		
Claims (face value) incurred during the year	45	54,500.00	2	\$ 3,000.00
Totals	49	\$ 60,500.00	2	\$ 3,000.00
Claims paid during the year	45	53,500.00	2	3,000.00
Balance	4	\$ 7,000.00		
Saved by compromising or scaling down claims during the year		7,137.84	2	\$ 1,665.71
Claims unpaid December 31, 1908	4	\$ 7,000.00		

Exhibit of Sick and Accident Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims incurred during the year	1	\$ 100.00
Totals	1	\$ 100.00
Claims paid during the year	1	100.00
Claims unpaid December 31, 1908		

Exhibit of Old Age and Other Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims incurred during the year	2	\$ 200.00
Totals	2	\$ 200.00
Claims paid during the year	2	200.00
Balance		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—159.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates from each state, elected by the membership.

What is the basis of said representation?

Answer—One delegate from each state.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—August 7-8, 1906.

How many members of the governing body attended the last regular meeting?

Answer—11.

How many of same were delegates of subordinate branches?

Answer—7.

When and by whom are the officers and directors elected?

Answer—At quadrennial meeting by the delegates.

What are the qualifications for membership?

Answer—White males and females.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—18 and 55.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, affianced husband or wife, or dependents.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of \$2 per member per year, taken out of assessments, and first ten assessments of new members.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments not limited as to number.

Are notices of the assessments and dues sent to the members?

Answer—Only by official paper.

If so, do they state the purpose for which the money is to be used?

Answer—The laws of the order provide for that.
Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$5,755.37; office building fund, \$308.24; special fund, \$116.64; expense, \$878.55.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 96; Colorado, 8; Kansas, 4; Iowa, 10; Minnesota, 11; Michigan, 11; Pennsylvania, 5.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$571,186.20.

Losses and claims paid from organization of association?

Answer—Death claims, \$489,095.44; disability claims, \$875.40.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for securing new members for subordinate bodies already organized.

What officials and heads of departments of the association supervised the making of this report?

Answer—Geo. O. Churchill, supreme secretary, and Geo. A. Wigton, supreme treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MODERN BROTHERHOOD OF AMERICA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated March 20, 1897.

Commenced business April 5, 1897.

Date of admission into Iowa, April 5, 1897.

President, T. B. HANLEY.

Vice President, GEORGE E. BEATTY.

Secretary, E. L. BALZ.

Treasurer, A. H. GALE.

Balance from Previous Year.

Ledger assets December 31st of previous year.....	\$	573,496.73	
Less suspense account being money received and deposited in bank and not distributed to the different funds		17,465.48	\$ 556,031.25

Income.

Gross amount of assessments paid by members, viz.—

For mortuary	\$	\$91,371.50	
For reserve		77,106.85	\$ 168,478.35

Gross amount of per capita tax.....

All other assessments, dues or fees.....

Suspense fund, being money received and deposited in bank but not distributed to the different funds account audit of reports not completed

	\$	18,648.93	18,648.93
--	----	-----------	-----------

Total paid by members.....

	\$	1,082,575.03
--	----	--------------

Interest on mortgage loans.....

Interest on bonds.....

Interest from all other sources.....

	\$	25,751.93	
		2,188.00	
		2,863.54	30,803.47

Sale of lodge supplies.....

			10,611.71
--	--	--	-----------

From all other sources—

Rewriting certificates

Field and working fund

Premium on surety bonds

Certificate fees

Advertising official paper

License fees from lodges in So. Dakota

	\$	1,290.08	
		4,000.00	
		3,422.42	
		375.50	
		870.01	
		190.00	

IOWA INSURANCE REPORT

Local lodge dues	1,536.48	
Refunds commissions paid deputies	153.50	
Miscellaneous	198.96	13,947.15
Total income		\$ 1,139,038.30
Amount carried forward		\$ 1,632,069.51

Disbursements.

Death claims	\$ 749,164.59	
Permanent disability claims	3,335.00	
Sick and accident claims	17,900.00	
Total benefits paid		\$ 770,399.59
Commissions and fees paid to deputies and organizers	126,721.09	
Salaries of officers and trustees	7,925.00	
Salaries and other compensation of committees	795.54	
Salaries of office employees	22,466.91	
Traveling and other expenses of officers, trustees and committees	828.37	
Insurance department fees	999.97	
Rent, including light, for association's occupancy of its own buildings	2,186.77	
Advertising, printing and stationery	7,870.39	
Postage, express, telegraph and telephone	8,915.02	
Lodge supplies	6,601.55	
Official publication	13,029.77	
Expense of supreme lodge meeting	10,568.56	
Legal expense in litigating claims	4,901.96	
Furniture and fixtures	1,181.85	
All other disbursements—		
Mileage and per diem board of directors	6,944.00	
Investigating claims	1,318.78	
Investigating loans	82.85	
Bonds local lodge officers	2,290.23	
Office expense	29.25	
Clerk hire Sup. Pres. office	1,546.55	
Janitor service	325.77	
Protested draft refunds	24.25	
Fire insurance premiums	177.30	
Repairing typewriters and adding machines	37.40	
Investigating examiners	35.00	
Assessment Associated Fraternities of America	482.31	
Bonds supreme officers and clerks	317.73	
Actuarial expense statistical work	310.00	
Miscellaneous	68.32	13,969.74
Total disbursements		\$ 908,951.08
Balance		\$ 693,118.43

MODERN BROTHERHOOD OF AMERICA

Ledger Assets.

Mortgage loans on real estate, first liens	\$ 460,000.00	
Book value of bonds (excluding interest), deposited with Auditor of State, State of Iowa	176,499.99	
Book value of bonds not yet deposited	10,000.00	
Cash deposited in banks (not on interest), 2 per cent daily balance	46,618.44	
Total ledger assets		\$ 693,118.43

Non-Ledger Assets.

Interest due, \$569.35 and accrued, \$14,442.74 on mortgages	\$ 15,012.09	
Interest accrued on bonds deposited with Auditor of State, State of Iowa	2,492.38	
Interest accrued on bonds not yet deposited	878.00	
Interest accrued on other assets	222.55	
Total interest and rents due and accrued		18,606.97
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		71,000.00
All other assets:		
Reserve fund, per capita tax, supplies, etc.		29,300.00
Gross assets		\$ 811,925.40
Total admitted assets		\$ 811,925.40

Liabilities.

Death claims resisted	\$ 30,250.00	
Death claims reported not yet adjusted	57,500.00	
Total death claims		\$ 87,750.00
Permanent disability claims reported and not yet adjusted	\$ 18,750.00	
Total permanent disability claims		18,750.00
Sick and accident claims resisted	450.00	
Sick and accident claims reported but not yet adjusted	7,625.00	
Total sick and accident claims		8,075.00
Salaries, rents, expenses, commissions, etc., due or accrued		\$ 114,575.00
Taxes due or accrued		9,057.50
Total liabilities		\$ 117,632.50

IOWA INSURANCE REPORT

Exhibit of Funds.

Classification	Mortuary	Reserve	Suspense
Balance on hand December 31, 1907	\$ 35,772.75	\$ 500,351.35	
Received during the year from assessments	801,371.50	77,100.85	
Received during the year from interest and dividends		27,939.93	
Received during the year from dues and per capita tax			
Received during the year from all other sources			\$ 18,618.93
Totals	\$ 837,144.25	\$ 605,398.13	\$ 18,618.93
Transferred to other funds	\$ 837,144.25	\$ 605,398.13	\$ 18,618.93
Balance	\$ 837,144.25	\$ 605,398.13	\$ 18,618.93
Received by transfers			
Balance after transfers	\$ 837,144.25	\$ 605,398.13	\$ 18,618.93
Disbursed during the year	770,309.59		
Balance on hand December 31, 1908	\$ 66,744.66	\$ 605,398.13	\$ 18,618.93

Classification	Expense	Totals
Balance on hand December 31, 1907	\$ 19,907.15	\$ 556,031.25
Received during the year from assessments	2,833.54	878,478.35
Received during the year from interest and dividends	185,148.65	30,802.47
Received during the year from dues and per capita tax	22,638.86	155,448.55
Received during the year from all other sources		41,307.79
Totals	\$ 230,528.20	\$ 1,602,069.51
Transferred to other funds		
Balance	\$ 230,528.20	\$ 1,602,069.51
Received by transfers		
Balance after transfers	\$ 230,528.20	\$ 1,602,069.51
Disbursed during the year	228,551.49	908,951.08
Balance on hand December 31, 1908	\$ 2,226.71	\$ 693,118.43

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	95,775	\$121,282,000.00	16,880	\$ 23,303,000.00
Benefit certificates written during the year	27,318	31,004,500.00	2,293	2,546,500.00
Benefit certificates increased during the year		120,000.00		13,000.00
Totals	123,093	\$152,415,500.00	19,173	\$ 25,762,500.00
Deduct terminated or decreased during the year	12,990	\$ 14,783,500.00	705	\$ 843,500.00
Total benefit certificates in force December 31, 1908	110,103	\$137,632,000.00	18,468	\$ 24,919,000.00
Benefit certificates terminated by death during the year	628	785,000.00	113	168,500.00
Benefit certificates terminated by lapse during the year	12,356	13,991,400.00	593	685,000.00
Benefit certificates terminated by disability during the year	6	6,500.00		

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	63	\$ 73,750.00	1	\$ 2,000.00
Claims (face value) incurred during the year	623	780,800.00	116	161,500.00
Totals	686	\$ 854,550.00	117	\$ 163,500.00
Claims paid during the year	610	749,164.59	109	153,300.00
Claims rejected during the year	4	6,000.00	8	
Balance	72	\$ 99,385.41		\$ 10,300.00
Saved by compromising or scaling down claims during the year		11,635.41		1,300.00
Claims unpaid December 31, 1908	72	\$ 87,750.00	8	\$ 9,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	15	\$ 10,000.00	4	\$ 3,000.00
Claims (face value) incurred during the year	26	17,335.00	7	5,500.00
Totals	41	\$ 27,335.00	11	\$ 8,500.00
Claims paid during the year	6	3,335.00	2	1,500.00
Claims rejected during the year	7	5,000.00		
Balance	28	\$ 19,000.00	9	\$ 7,000.00
Saved by compromising or scaling down claims during the year		250.00		
Claims unpaid December 31, 1908	28	\$ 18,750.00	9	\$ 7,000.00

Exhibit of Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	24	\$ 2,925.00	3	\$ 275.00
Claims incurred during the year	173	21,175.00	39	6,125.00
Totals	197	\$ 27,100.00	33	\$ 6,400.00
Claims paid during the year	138	17,000.00	27	5,375.00
Claims rejected during the year	8	625.00	2	75.00
Balance	51	\$ 8,575.00	4	\$ 1,050.00
Saved by compromising or scaling down claims during the year		500.00		100.00
Claims unpaid December 31, 1908	51	\$ 8,075.00	4	\$ 950.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—2,225.

How often are meetings of the subordinate branches required to be held?

Answer—They should meet at least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected to attend the congressional district convention at which delegates are elected to supreme lodge meeting.

What is the basis of said representation?

Answer—One delegate to every 50 members, with one delegate for each lodge irrespective of size to congressional convention. Delegates from district convention to supreme convention, one to every 800 members in district.

How often are regular meetings of the governing body held?

Answer—Every three years.

When was the last regular meeting of the governing body held?

Answer—October 14-15-16-17, 1908.

How many members of the governing body attended the last regular meeting?

Answer—148.

How many of same were delegates of subordinate branches?

Answer—132.

When and by whom are the officers and directors elected?

Answer—By the delegates to supreme lodge every three years.

What are the qualifications for membership?

Answer—White, male or female, between 18 and 48 years of age.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—18 to 48.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$1,000.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Husband or wife and blood relations.

How are the expenses of the governing body defrayed?

Answer—By the supreme lodge from general fund of society.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Levied on age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Based on level rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Number of assessments to be levied not limited.

MODERN BROTHERHOOD OF AMERICA

Are notices of the assessments and dues sent to the members?

Answer—Yes, through official paper mailed to each member.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Have the right to use 75 per cent of the first 12 assessments of new members.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70th anniversary or birthday.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, disability and accident all in one, \$71,000.00; emergency or reserve, \$7,000.00; expense, \$21,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—5c per month on each \$1,000 insurance in force is required which can only be used to pay claims in excess of 6 per 1,000 members in any one year. Deposited in City National Bank, Mason City, Iowa, until invested in mortgages or bonds.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—October 14-17, 1908, minor amendments.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 336; Minnesota, 242; Missouri, 355; Michigan, 196; Wisconsin, 143; Nebraska, 114; Texas, 109; Illinois, 103; South Dakota, 101; North Dakota, 77; Oklahoma, 129; Kansas, 69; Kentucky, 35; Washington, 32; Oregon, 32; Montana, 21; California, 13; Idaho, 6; Wyoming, 14; New Mexico, 12; West Virginia, 1; Utah, 1; Maryland, 27; Pennsylvania, 5; Colorado, 29; Ohio, 32; South Carolina, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$3,864,447.92.

Losses and claims paid from organization of association?

Answer—Death claims, \$3,495,156.12; disability claims, \$181,943.74.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—A commission paid to deputies securing new members.

What officials and heads of departments of the association supervised the making of this report?

Answer—E. L. Balz, supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MODERN NATIONAL RESERVE,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 16, 1903. Commenced business March 15, 1903.

Home office, Blunt and Main Sts., Charles City, Iowa.

President, V. A. Young. Vice President, C. D. ARNOLD.
Secretary, I. E. LEE. Treasurer, J. A. FERGUSON.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 10,875.20

Income.

Gross amount of assessments paid by members,
viz.—For mortuary\$ 33,975.75
For reserve 5,588.50 \$ 39,564.25Gross amount of per capita tax, \$4,998.55; annual
dues, \$177.70; assessments for expenses, \$2,223.65 7,399.90
Medical examiner's fees actually received by the
association 616.00

All other assessments, dues or fees—

Certificate fees, \$35.50; miscellaneous, \$26.80\$ 62.30
Ass't for Sup. Co. fund..... 297.00 359.30

Total paid by members.....\$ 47,930.45

Interest on mortgage loans..... 599.82

Sale of lodge supplies..... 429.31

Total income\$ 48,960.58

Amount carried forward.....\$ 65,834.78

Disbursements.

Death claims\$ 24,508.67

Permanent disability claims..... 361.46

Accident Claims 537.37

Defense of mortuary fund..... 50.00

Total benefits paid.....\$ 25,457.50

MODERN NATIONAL RESERVE

Commissions and fees paid to deputies and organizers	9,761.20	
Salaries of officers and trustees.....	2,838.10	
Salaries of office employees.....	779.00	
Salaries and fees paid to supreme medical examiners	589.53	
Salaries and fees paid to subordinate medical examiners	68.00	
Traveling and other expenses of officers, trustees and committees	779.08	
For collection and remittance of assessments and dues	11.45	
Insurance department fees.....	105.50	
Rent	386.00	
Advertising, printing and stationery.....	1,289.50	
Postage, express, telegraph and telephone.....	539.00	
Lodge supplies	301.70	
Official publication	748.03	
Expense of supreme lodge meeting.....	636.06	
Legal expense investigating claims, \$62.65; other legal expenses, \$75.00	137.65	
Furniture and fixtures.....	217.48	41,435.50

All other disbursements—

X-Ray photo, \$5.00; bonds, \$75.06.....\$ 80.06

Exchange, \$13.45; interest, \$42.00. 55.45

Miscellaneous, \$16.20; office supplies, \$56.43 72.63

Lights, \$20.00; Fraternal Congress, \$42.94 62.94

Total disbursements\$ 41,736.98

Balance\$ 21,097.80

Ledger Assets.

Mortgage loans on real estate, first liens.....\$ 6,250.00

Deposited in trust companies and banks on interest 6,219.99

Cash in association's office, \$906.65; deposited in banks (not on interest), \$4,721.16 5,627.81

Total ledger assets.....\$ 21,097.80

Non-Ledger Assets.

Interest due and accrued on mortgages.....\$ 100.00

Interest due and accrued on other assets..... 115.48

Total interest and rents due and accrued..... 215.48

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... 4,200.00

All other assets:

Furniture and supplies..... 1,200.00

Gross assets.....\$ 26,743.28

Deduct Assets Not Admitted.

Other Items:

Furniture and supplies..... 1,200.00

Total admitted assets.....\$ 25,543.28

IOWA INSURANCE REPORT

Liabilities.

Death claims resisted.....	\$ 2,561.49	
Death claims reported not yet adjusted.....	7,265.94	
Total death claims.....		\$ 9,827.43
Accident claims resisted.....	\$ 494.37	
Accident claims reported but not yet adjusted.....	87.23	
Total accident claims.....		581.60
Total unpaid claims.....		\$ 10,409.03
Borrowed money, \$1,200.00; interest due or accrued on same, \$42.00.....		1,242.00
Total liabilities.....		\$ 11,651.03

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 254.89	\$ 16,590.37
Received during the year from assessments.....	33,975.75	5,988.50
Received during the year from interest and dividends.....		600.82
Totals.....	\$ 34,230.64	\$ 22,705.69
Transferred to other funds.....	13,401.55	6,331.98
Balance.....	\$ 20,829.09	\$ 16,373.71
Received by transfers.....	6,331.98	2,489.48
Balance after transfers.....	\$ 27,161.07	\$ 18,863.19
Disbursed during the year.....	25,457.50	
Balance on hand December 31, 1908.....	\$ 1,703.57	\$ 18,863.19

Classification	Expenses	Totals
Balance on hand December 31, 1907.....	\$ 98.94	\$ 16,875.20
Received during the year from assessments.....		39,564.23
Received during the year from interest and dividends.....		600.82
Received during the year from dues and per capita tax.....	4,908.55	4,908.55
Received during the year from all other sources.....	3,905.96	3,905.96
Totals.....	\$ 8,808.45	\$ 65,834.78
Transferred to other funds.....		19,733.53
Balance.....	\$ 8,808.45	\$ 46,101.25
Received by transfers.....	10,912.07	19,733.53
Balance after transfers.....	\$ 19,810.52	\$ 65,834.78
Disbursed during the year.....	19,279.48	44,736.98
Balance on hand December 31, 1908.....	\$ 531.04	\$ 21,097.80

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	3,587	\$ 4,903,500.00	1,588	\$ 1,892,500.00
Benefit certificates written during the year.....	1,295	1,606,500.00	267	294,500.00
Benefit certificates increased during the year.....				
Totals.....	4,882	\$ 6,510,000.00	1,855	\$ 2,187,000.00
Deduct terminated or decreased during the year.....	765	1,056,000.00	172	195,500.00
Total benefit certificates in force December 31, 1908.....	4,117	\$ 5,454,000.00	1,683	\$ 1,991,500.00
Benefit certificates terminated by death during the year.....	25	39,500.00	65	7,500.00
Benefit certificates terminated by lapse during the year.....	740	1,016,500.00	167	185,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	1	\$ 882.82	1	\$ 882.82
Claims (face value) incurred during the year.....	28	33,888.10	5	4,263.61
Totals.....	29	\$ 34,768.92	6	\$ 5,146.43
Claims paid during the year.....	29	34,595.67	6	4,703.61
Balance.....	9	\$ 10,260.25		
Saved by compromising or scaling down claims during the year.....		432.82		\$ 432.82
Claims unpaid December 31, 1908.....		\$ 9,827.43		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....		
Claims (face value) incurred during the year.....	1	\$ 361.46
Totals.....		
Claims paid during the year.....	1	\$ 361.46
Balance.....		

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims incurred during the year	12	\$ 1,108.97	3	\$ 153.00
Totals				
Claims paid during the year	9	\$ 637.37	3	\$ 153.00
Claims unpaid December 31, 1908	3	\$ 581.60		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—87.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by state councils.

What is the basis of said representation?

Answer—State councils: 1 delegate for each 25 members. Supreme council: 1 delegate for each state having a membership of 150 and 1 for each 500 thereafter.

How often are regular meetings of the governing body held?

Answer—Once in four years.

When was the last regular meeting of the governing body held?

April 3, 1908.

How many members of the governing body attended the last regular meeting?

Answer—17.

How many of same were delegates of subordinate branches?

Answer—7.

When and by whom are the officers and directors elected?

Quadrennially by supreme council.

What are the qualifications for membership?

Answer—White, male or female, between ages 18-60, who pass a medical examination.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 60.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—The husband, wife, relative, legal representative or heirs.

How are the expenses of the governing body defrayed?

Answer—By special assessment for that purpose of 25 cents per member. Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12.

Are notices of the assessments and dues sent to the members?

Answer—Yes, though not required.

If so, do they state the purpose for which the money is to be used?

Answer—No; notice is given in official publication.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—75 per cent of first year mortuary for expenses.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—12. Mortuary, \$2,770.00; emergency or reserve, \$448.30; expense, \$685.80.

How many assessments were collected during the year?

Answer—Mortuary, \$23,975.75; emergency or reserve, \$5,588.50; expense, \$7,399.90.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—5 cents per \$500.00 every month and unexpired expectancy of 6 assessments per year. Used when 12 assessments in any one year fail to meet losses.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes. April 3-5. Supreme council.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—No.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 36; Colorado, 6; California, 9; Minnesota, 9; Washington, 2; Oregon, 1; Montana, 3; Kansas, 5; Oklahoma, 3; Kentucky, 8; Arizona, 3. Total, 87 councils.

IOWA INSURANCE REPORT

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$79,329.31.

Losses and claims paid from organization of association?

Answer—Death claims, \$62,894.39; disability and accident claims, \$3,448.55.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—I. E. Lee, supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MODERN WOODMEN OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated May 5, 1884.

Commenced business January 2, 1883.

Date of admission into Iowa—First Camp organized at Lyons, 1883.

Home office, corner Fifteenth St. and Third Ave., Rock Island, Ill.

President, A. R. TALBOT.

Secretary, C. W. HAWES.

Treasurer, F. R. KORNS.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 4,641,706.60

Income.

Gross amount of assessments paid by members,

viz.—

For mortuary \$ 8,555,670.65 \$ 8,555,670.65

Gross amount of per capita tax..... 954,117.40

All other assessments, dues or fees.....

Certificate fees \$ 20,502.00 \$0,502.00

Total paid by members..... \$ 9,530,290.05

Interest on bonds, \$10,293.57; benefit depositories, \$6,657.83..... \$ 16,951.40

Interest from all other sources..... 64,939.83

Gross rent 850.00 82,741.23

Sale of lodge supplies..... 103,605.00

Official publication 45,001.61

Total income \$ 9,762,627.89

Amount carried forward..... \$ 14,404,334.49

Disbursements.

Death claims, 5,153 \$ 8,828,793.05

Total benefits paid..... \$ 8,828,793.05

Salaries of deputies and organizers..... 338,906.89

Salaries of officers and trustees..... 17,068.23

Other compensation of officers and trustees..... 26,570.00

Salaries and other compensation of committees..... 9,607.50

Salaries of office employees..... 194,437.79

Salaries and fees paid to supreme medical examiners.. 13,550.70

Salaries and fees paid to subordinate medical examiners 4,015.26

Traveling and other expenses of officers, trustees and committees 13,017.69

Insurance department fees..... 2,372.10

Rent, including \$1,582.50 for association's occupancy of its own buildings..... 1,582.50

Advertising, printing and stationery..... 49,623.80

Postage, express, telegraph and telephone..... 46,327.28

Lodge supplies 70,488.68

Official publication 119,883.73

Expense of supreme lodge meeting, State and Head Camps 178,171.07

Legal expense 33,108.73

Furniture and fixtures..... 8,166.95

Taxes, repairs and other expenses on real estate.. 4,168.12

All other disbursements—

Salary assistant head clerk..... \$ 1,400.00

Salary fiscal agent..... 750.00

Payments returned to members..... 4,866.98

Library 522.40

Surety bonds 16,499.82

Light, fuel, ice and water..... 3,024.73

Office supplies (all head offices).... 11,521.03

Prizes and free supplies..... 6,545.75

Investigating claims and class

adoptions 18,882.45

Advertising official paper..... 14,159.43

Fraternal Congress 332.10

Lecturers 14,755.38

Inspectors 4,285.54

Sanatorium 548.65

98,004.96

Total disbursements \$ 10,067,616.23

Less previously purchased furniture, \$84,533.86;

library, \$5,207.40 89,741.26

Balance \$ 4,256,077.00

Ledger Assets.

Book value of real estate, unincumbered..... \$ 366,846.46

Book value of bonds (excluding interest), \$1,890,-

720.63; and accumulated interest paid at time of

purchase, \$16,268.32..... 1,906,988.95

Deposited in trust companies and banks on interest 1,983,141.59

Total ledger assets..... \$ 4,256,077.00

Non-Ledger Assets.

Interest due on bonds.....	\$ 27,755.67	
Interest due on other assets.....	9,521.06	
Total interest and rents due and accrued.....		37,280.63
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		1,008,000.00
All other assets:		
Supply and paper stock inventory.....	\$ 30,001.01	
Printing plant inventory.....	65,000.95	
Furniture inventory.....	82,573.40	
Library inventory.....	5,729.80	185,214.16
Gross assets.....		\$ 5,577,471.79

Deduct Assets Not Admitted.

All other items, viz.:		
Supply, paper stock and printing plant, furniture and library.....	\$ 185,214.16	
Defunct bank, E. H. McCutcheon & Co.....	100,000.00	285,214.16
Total admitted assets.....		\$ 5,292,257.63

Liabilities.

Death claims due and unpaid.....	\$ 132,620.65	
Death claims resisted.....	159,000.00	
Death claims reported not yet adjusted.....	840,313.75	
Total death claims.....		\$ 1,151,954.40
Taxes due or accrued.....		40,743.50
Total liabilities.....		\$ 1,201,707.90

Exhibit of Funds.

Classification	Mortuary	Expenses	Totals
Balance December 31, 1907 (cash).....	\$ 3,706,105.20	\$ 433,483.30	\$ 4,229,588.50
Balance December 31, 1907 (real estate).....		322,376.75	322,376.75
Balance December 31, 1907 (furniture).....		84,532.86	84,532.86
Balance December 31, 1907 (library).....		5,207.40	5,207.40
Total balance.....	\$ 3,706,105.20	\$ 845,601.40	\$ 4,611,706.60
Received during year 1908:			
Assessments.....	\$ 8,555,670.65		\$ 8,555,670.65
Interest.....	16,951.40	64,929.83	81,891.23
Dues and per capita tax.....		951,117.40	951,117.40
All other sources.....		170,948.61	170,948.61
Totals.....	\$ 12,368,727.25	\$ 2,035,607.24	\$ 14,404,334.49
Transferred to other funds.....	5,029.40		5,029.40
Balance.....	\$ 12,363,697.85	\$ 2,035,607.24	\$ 14,399,305.09
Received by transfers.....		5,029.40	5,029.40
Balance after transfers.....	\$ 12,363,697.85	\$ 2,040,636.64	\$ 14,404,334.49
Dropped furniture and library.....		89,741.26	89,741.26
Balance after dropped.....	\$ 12,363,697.85	\$ 1,950,895.38	\$ 14,314,593.23
Disbursed during the year.....	8,828,798.05	1,228,822.18	10,057,616.23
Balance on hand December 31, 1908.....	\$ 3,534,904.80	\$ 722,072.20	\$ 4,256,977.00

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	880,061	\$ 1,430,688,000	79,837	\$ 135,552,000.00
Benefit certificates written during the year.....	132,210	181,902,500	8,417	12,377,600.00
Benefit certificates increased during the year.....				
Totals.....	1012,271	\$ 1,612,590,500	88,254	\$ 148,229,600.00
Deduct terminated or decreased during the year.....	52,014	67,377,500	3,343	4,872,000.00
Total benefit certificates in force December 31, 1908.....	960,257	\$ 1,545,213,000	84,911	\$ 143,357,600.00
Benefit certificates terminated by death during the year.....	5,274	9,007,000	456	838,500.00
Benefit certificates terminated by lapse during the year.....	46,740	58,180,500	2,887	4,033,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	602	\$ 1,010,419.35	47	\$ 86,785.70
Claims (face value) incurred during the year.....	5,274	9,007,000.00	456	838,500.00
Previously dropped—reinstated.....	2	4,000.00		
Totals.....	5,878	\$ 10,111,419.35	503	\$ 925,285.70
Claims paid during the year.....	5,153	8,285,739.05	444	812,250.00
Balance.....	725	\$ 1,825,680.30	50	\$ 113,035.70
Saved by compromising, dropped or scaling down claims during the year.....	41	130,661.00	1	3,750.00
Claims unpaid December 31, 1908.....	684	\$ 1,151,954.40	58	\$ 109,285.70

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—13,012.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected from and by the membership, i. e., local camp to county camp, county camp to state camp, state camp to head camp.

What is the basis of said representation?

Answer—One delegate for each 1,500 members or major fraction of such number.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—June 16, 1908.

How many members of the governing body attended the last regular meeting?

Answer—625.

How many of same were delegates of subordinate branches?

Answer—615.

When and by whom are the officers and directors elected?

Answer—By a majority vote of the delegates elected to the head camp.

What are the qualifications for membership?

Answer—White male, good morals, 18 to 45 years, thorough medical examination and resident within the society's jurisdiction.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes, at adoption.

What are the limiting ages for admission?

Answer—18 to 45 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 to \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, surviving children, heir, blood relative, or person dependent upon or members of the family of the member at the time of his death.

How are the expenses of the governing body defrayed?

Answer—\$1.00 per capita per annum from each member; 50 cents semi-annually.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Age at entry not subsequently increased except for reinstatement for over 60 days' suspension when applicant is re-rated at attained age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—As many as is necessary to meet mortuary liabilities.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By by-laws of the society.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$1,998,000.00; expense, \$477,058.70.

How many assessments were collected during the year?

Answer—Mortuary, 8; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Reserve feature mortuary account exclusively—through the investment of surplus over current requirement in bonds and securities deposited with American Trust & Savings Bank, Chicago, and Commerce Trust Co., Kansas City, Mo. Interest accretions added thereto.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, in June, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 1,608; Iowa, 958; Wisconsin, 779; Kansas, 820; Nebraska, 589; Minnesota, 712; Michigan, 582; South Dakota, 282; North Dakota, 221; Missouri, 1,110; Indiana, 569; Ohio, 292; West Virginia, 166; Pennsylvania, 313; Wyoming, 44; Montana, 99; Idaho, 92; Washington, 245; Oregon, 130; California, 207; Colorado, 155; Oklahoma, 562; Maryland, 72; Delaware, 17; New Jersey, 63; New York, 415; Connecticut, 81; Rhode Island, 23; Vermont, 109; Maine, 102; Utah, 31; Nevada, 9; Virginia, 204; Kentucky, 360; Arizona, 7; District of Columbia, 6; Tennessee, 199; Texas, 434; North Carolina, 18; New Mexico, 10; Arkansas, 72; Manitoba, 7; Saskatchewan, 11; Alberta, 19; British Columbia, 8. Total, 13,012.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$76,927,431.23; interest, \$16,951.40.

Losses and claims paid from organization of association?

Answer—Death claims, \$73,390,526.93; transfer, \$18,950.90.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—Head consul and head clerk.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MUTUAL BENEFIT DEPARTMENT, ORDER OF RAILWAY CONDUCTORS OF AMERICA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Home office, corner Third Ave. and Third St., Cedar Rapids, Iowa.

President, A. B. GARRETSON,
Secretary, W. S. MAXWELL. Treasurer, W. S. MAXWELL.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 837,703.25

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary \$ 1,066,725.00
For reserve 71,093.00 \$ 1,137,818.00

Gross amount of membership fees actually received
by the association..... 18,770.00

Total paid by members..... \$ 1,156,588.00
Interest on bonds and C. D..... 25,985.77

Total income..... \$ 1,182,573.77

Amount carried forward..... \$ 2,020,277.12

Disbursements.

Death claims \$ 827,000.00
Permanent disability claims..... 115,000.00

Total benefits paid..... \$ 942,000.00
Salaries of officers and trustees..... 2,950.00
Salaries of office employees..... 7,063.74
Salaries paid to medical examiners..... 685.00
Insurance department fees returned..... 263.00
Rent 875.00
Advertising, printing and stationery..... 1,880.93
Postage, express, telegraph and telephone..... 6,647.00
Legal expenses in litigating claims, \$220.30; other
legal expenses, \$300.00..... 520.30

All other disbursements:

Auditing \$ 200.26
Sundry expenses..... 328.64 528.80

Total disbursements..... \$ 964,303.86

Balance \$ 1,055,973.26

Ledger Assets.

Book value of bonds (excluding interest)..... \$ 582,066.80
Deposited in trust companies and banks on interest 245,482.31
Cash deposited in banks, (not on interest)..... 228,404.15

Total ledger assets..... \$ 1,055,973.26

Liabilities.

Death claims due and unpaid..... \$ 7,000.00
Death claims adjusted, not yet due..... 36,000.00
Death claims reported not yet adjusted..... 43,000.00

Total death claims..... \$ 86,000.00

Permanent disability claims, adjusted, not yet due. \$ 3,000.00

Total permanent disability claims..... 3,000.00

Total unpaid claims..... \$ 89,000.00

Total liabilities..... \$ 89,000.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 323,150.15	\$ 507,142.14
Received during the year from assessments.....	1,066,725.00	71,093.00
Received during the year from interest and dividends.....		19,239.01
Totals.....	\$ 1,389,875.15	\$ 597,474.15
Disbursed during the year.....	942,000.00	
Balance on hand December 31, 1908.....	\$ 447,875.15	\$ 597,474.15

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 7,411.06	\$ 837,703.25
Received during the year from assessments.....		1,137,818.00
Received during the year from interest and dividends.....	6,746.76	25,985.77
Received during the year from dues and per capita tax.....	18,770.00	
Totals.....	\$ 32,927.82	\$ 2,020,277.12
Disbursed during the year.....	22,302.86	964,303.86
Balance on hand December 31, 1908.....	\$ 10,624.96	\$ 1,055,973.26

IOWA INSURANCE REPORT

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	37,075	\$ 70,235,000.00		
Benefit certificates written during the year	4,806	8,534,000.00	69	\$ 135,000.00
Benefit certificates increased during the year				
Totals	41,881	\$ 78,829,000.00		
Deduct terminated or decreased during the year	3,558	6,462,000.00		
Total benefit certificates in force December 31, 1908	38,323	\$ 72,427,000.00		
Benefit certificates terminated by death during the year	478	957,000.00		
Benefit certificates terminated by lapse during the year	3,080	5,445,000.00		

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims paid during the year	419	\$ 827,000.00	12	\$ 22,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims paid during the year	53	\$ 115,600.00	2	\$ 4,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate divisions are there?

Answer—Benefit department auxiliary to Order of Railway Conductors and have no subordinate lodges—only one office, the general office, located at Cedar Rapids, Iowa.

How often are meetings of the subordinate branches required to be held?

Answer—Optional with local divisions. Some meet every week; others twice a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By regularly elected delegates.

What is the basis of said representation?

Answer—One delegate to each subordinate division.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May 14, 1907.

How many members of the governing body attended the last regular meeting?

Answer—524.

How many of same were delegates of subordinate branches?

Answer—501.

When and by whom are the officers and directors elected?

Answer—By delegates at each convention by secret ballot.

What are the qualifications for membership?

Answer—Employment as a conductor on a steam surface railroad and to file a complete application for insurance within 60 days after requiring membership.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—None, except fee for application.

What are the limiting ages for admission?

Answer—Series A, B, C, under 35 years; series A, B, under 43 years; series A, under 50 years; over 50 years, none.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Series A, \$1,000.00; B, \$2,000.00; C, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, child, children, father or mother, brother, sister, legal representative.

How are the expenses of the governing body defrayed?

Answer—By grand dues provided by law of the order. Fee for insurance application.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Assessments of \$16.00 per \$1,000.00 of insurance carried is levied regardless of age. The application being limited in the amount he may carry by his age at the time he became a member of the department.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Sixteen mortuary and one reserve fund assessment. Law provides that this number may be reduced if not needed or may be increased if conditions warrant. The department now only levy fifteen mortuary and one reserve fund assessment.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Assessment notice conforms to the laws of the department. Receipt issued for payment of assessment shows disbursements.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Answer—None.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

If so, how is the amount guaranteed?

Answer—The face value of the certificate provided the return from the assessment levied in payment thereof is not less than the amount due.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—None.

What is the amount of one full assessment?

Answer—Mortuary, \$71,000.00; emergency or reserve, \$71,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 15; emergency or reserve, 1.

How is the reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—One assessment each year of one dollar per thousand of insurance carried. Can only be used as required by law.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business?

Iowa. The mutual benefit department has no agents or agencies outside of the general office located at Cedar Rapids, Iowa. Business with the department is conducted direct with the member from the general office.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—None.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—None.

What officials and heads of departments of the association supervised the making of this report?

Answer—President and secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MUTUAL PROTECTIVE LEAGUE,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated April 15, 1897.

Commenced business April 15, 1897.

Home office, Litchfield, Ill.

President, E. E. BURSON.

Secretary, J. R. FAIRLEY.

Treasurer, GEORGE L. TIFTON.

Actuary, T. C. RAFFERTY.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 147,315.00

Income.

Gross amount of assessments paid by members, viz.—

For mortuary..... \$ 223,682.00

Gross amount of assessments for expenses..... 80,307.48

All other assessments, dues or fees:

Change of certificate fees..... 300.24

Total paid by members..... \$ 304,289.78

Interest on mortgage loans..... \$ 4,865.71

Interest on bonds..... 1,132.98 5,998.60

Sale of lodge supplies..... 631.40

From all other sources:

Loan expense..... \$ 256.45

Advertising..... 2.40

Miscellaneous..... 8.34 267.19

Total income..... \$ 311,187.15

Amount carried forward..... \$ 458,503.10

Disbursements.

Death claims..... \$ 186,127.53

Other benefits:

Returned to members..... 593.66

Total benefits paid..... \$ 186,721.19

Commissions and fees paid to deputies or organizers	46,874.02
Salaries of officers and trustees	11,720.71
Salaries of office employees	7,123.02
Salaries and fees paid to supreme medical examiners	3,308.90
Insurance department fees	156.00
Rent	1,320.00
Advertising, printing and stationery	551.20
Postage, express, telegraph and telephone	3,014.98
Lodge supplies	5,003.52
Official publication	1,974.75
Legal expense	137.10
Furniture and fixtures	583.11

Loss on sale or maturity of ledger assets:	
East St. Louis municipal bonds, book over market	49.05

All other disbursements:

Loan expense	\$ 256.45
Surety bond premium	577.57
Cash dividend	1,641.00
Office supplies	657.17
Office expense	595.34
Award of merit	235.00
Taxes	15.63
School of instruction	499.32
Miscellaneous	164.82
	4,642.30

Total disbursements \$ 273,181.05

Balance \$ 185,322.05

Ledger Assets.

Mortgage loans on real estate, first liens	\$ 132,040.00
Book value of bonds (excluding interest)	29,637.90
Cash in association's office, \$6,108.34; deposited in banks (not on interest), \$17,535.81	23,644.15
Total ledger assets	\$ 185,322.05

Non-Ledger Assets

Interest accrued on mortgages	\$ 2,708.28
Interest accrued on bonds	995.00
Total interest and rents due and accrued	3,703.28
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	26,325.96
All other assets:	
Office furniture, vault and supplies	\$ 9,629.97
Balance due from organizers not secured by bonds	5,366.89
Gross assets	\$ 230,348.15

MUTUAL PROTECTIVE LEAGUE

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds	\$ 5,366.89	
Book value of bonds and stocks over market value	587.90	
Other items, viz.—		
Office furniture, vault and supplies	9,629.97	15,584.76
Total admitted assets	\$	214,763.39

Liabilities.

Death claims resisted	\$ 5,000.00	
Death claims reported not yet adjusted	23,500.00	
Total death claims	\$	28,500.00
Permanent disability claims reported and not yet adjusted	\$ 500.00	
Total unpaid claims		29,000.00
Salaries, rents, commissions, etc., due or accrued		3,787.37
Advanced assessments		1,285.50
Total liabilities	\$	34,072.87

Exhibit of Funds.

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1907	\$ 140,356.31	\$ 6,959.64	\$ 147,315.95
Received during the year from assessments	223,682.06	80,307.48	303,989.54
Received during the year from interest and dividends	5,998.69		5,998.69
Received during the year from all other sources		1,198.92	1,198.92
Totals	\$ 370,037.06	\$ 88,466.04	\$ 458,503.10
Disbursed during the year	186,721.19	86,459.88	273,181.05
Balance on hand December 31, 1908	\$ 183,315.87	\$ 2,006.18	\$ 185,322.05

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	20,041	\$ 24,153,875.00	306	\$ 403,500.00
Benefit certificates written during the year	8,273	9,117,500.00	162	170,000.00
Benefit certificates increased during the year		13,000.00		
Totals	28,314	\$ 33,284,375.00	468	\$ 573,500.00
Deduct terminated or decreased during the year	6,601	7,485,000.00	79	90,000.00
Total benefit certificates in force December 31, 1908	21,713	\$ 25,799,375.00	389	\$ 483,500.00
Benefit certificates terminated by death during the year	164	205,500.00	2	2,500.00
Benefit certificates terminated by lapse during the year	4,902	5,473,500.00	40	44,500.00
Benefit certificates terminated by not taken during the year	1,535	1,806,000.00	37	43,000.00

IOWA INSURANCE REPORT

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	14	\$ 16,000.00		
Claims (face value) incurred during the year	164	205,500.00	2	2,500.00
Totals	178	\$ 221,500.00	2	\$ 2,500.00
Claims paid during the year	151	180,127.53	2	2,500.00
Balance	27	\$ 35,372.47		
Saved by compromising or scaling down claims during the year	3	6,872.47		
Claims unpaid December 31, 1908	24	\$ 28,500.00		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement		
Claims (face value) incurred during the year	1	\$ 500.00
Totals	1	\$ 500.00
Claims paid during the year		
Balance	1	\$ 500.00
Saved by compromising or scaling down claims during the year		
Claims unpaid December 31, 1908	1	\$ 500.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—526.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly or oftener.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates elected by the members.

What is the basis of said representation?

Answer—One for each 1,000 members or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—1907.

How many members of the governing body attended the last regular meeting?

Answer—40.

How many of same were delegates of subordinate branches?

Answer—18.

When and by whom are the officers and directors elected?

Answer—Quadrennially by members of supreme body.

What are the qualifications for membership?

Answer—White persons of good moral character, sound in body and mind.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—18 to 60.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$5,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, or blood relations.

How are the expenses of the governing body defrayed?

Answer—Out of general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress table. Both.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Both. Society issues step rate and level premium certificates.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—National Fraternal Congress table, 4 per cent; 12 assessments. T. C. Rafferty.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum, no limit.

Are notices of the assessments and dues sent to the members?

Answer—Not required.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, how is the amount guaranteed?

Answer—By assessments.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—Old age benefit after 70 years of age.

Does the association pay an old age disability benefit?

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$18,152.77; expense, \$8,235.54.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By assessments, scaling of certificates and interest. Payment of death and disability claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 335; Missouri, 131; Kansas, 14; Indiana, 12; Iowa, 10; Oklahoma, 10; Kentucky, 5; Colorado, 4; Nebraska, 3; California, 2; Texas, 0.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$1,456,160.82.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,278,846.87; disability claims, \$10,548.10.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes. For building up subordinate bodies only.

What officials and heads of departments of the association supervised the making of this report?

Answer—J. R. Paisley, supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MYSTIC TOILERS,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 3, 1899.

Commenced business March 15, 1899.

Home office, corner Fourth and Locust Sts., Des Moines, Iowa.

President, W. H. ANTES.

Vice President, W. DICKARD.

Secretary, J. F. TAAKE.

Treasurer, J. OLSON.

Balance from Previous Year.

Ledger assets December 31st of previous year----- \$ 67,169.97

Income.

Gross amount of assessments paid by members,

viz.—

For mortuary----- \$ 39,882.30

For reserve ----- 5,029.60 \$ 44,911.90

MYSTIC TOILERS

Gross amount of annual dues, \$4,485.30; assessments for expenses, \$10,376.00----- 14,861.30
Gross amount of membership fees actually received by the association----- 393.00

Total paid by members----- \$ 60,166.20

Interest on mortgage loans----- \$ 2,687.90

Interest from all other sources----- 312.25 3,000.15

Sale of lodge supplies----- 78.85

Profit on sale or maturity of ledger assets.

Commission on mortgages----- 94.92

Total income----- \$ 63,340.12

Amount carried forward:----- \$ 130,510.09

Disbursements.

Death claims----- \$ 18,128.14

Sick and accident claims----- 512.50

Total benefits paid----- \$ 18,640.64

Commissions and fees paid to deputies or organizers 7,254.24

Salaries of officers and trustees----- 4,431.00

Salaries and other compensation of committees----- 122.60

Salaries of office employees----- 1,950.00

Salaries and fees paid to supreme medical exam- 173.75

iners ----- 115.00

Insurance department fees----- 115.00

Rent, including \$660.00 for association's occupancy of its own buildings----- 660.00

Advertising, printing and stationery----- 685.10

Postage, express, telegraph and telephone----- 800.60

Official publication----- 948.25

Expense of supreme lodge meeting----- 666.30

Legal expense----- 40.00

All other disbursements:

Miscellaneous ----- 217.13

Total disbursements----- \$ 36,704.61

Balance ----- \$ 93,805.48

Ledger Assets.

Mortgage loans on real estate----- \$ 85,850.00

Deposited in trust companies and banks on interest 7,955.48

Total ledger assets----- \$ 93,805.48

Non-Ledger Assets.

Interest due, \$110.00 and accrued, \$2,180.60 on mortgages ----- \$ 2,290.60

Total interest and rents due and accrued----- 2,290.60

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....

4,700.00

Gross assets..... \$ 100,796.08

Total admitted assets..... \$ 100,796.08

Liabilities.

Death claims resisted..... \$ 943.00

Total death claims..... \$ 943.00

Total unpaid claims..... \$ 943.00

Total liabilities..... \$ 943.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 68.91	\$ 63,766.40
Received during the year from assessments.....	39,882.30	5,029.60
Received during the year from interest and dividends.....		3,095.07
Totals	\$ 39,951.21	\$ 71,891.07
Transferred to other funds.....	20,000.00	
Balance	\$ 19,951.21	
Received by transfers		\$ 20,000.00
Balance after transfers		\$ 91,891.07
Disbursed during the year	\$ 18,640.64	
Balance on hand December 31, 1908.....	\$ 1,310.57	\$ 91,891.07

Classification	Expenses	Totals
Balance on hand December 31, 1907.....	\$ 3,334.66	\$ 67,169.97
Received during the year from assessments.....		44,911.90
Received during the year from interest and dividends.....		3,095.07
Received during the year from dues and per capita tax.....	14,861.39	14,861.39
Received during the year from all other sources.....	471.85	471.85
Totals	\$ 18,667.81	\$ 130,510.09
Disbursed during the year	18,063.97	36,704.61
Balance on hand December 31, 1908.....	603.84	\$ 93,805.48

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	3,361	\$ 3,498,500.00	2,952	\$ 3,084,000.00
Benefit certificates written during the year	829	871,500.00	233	310,000.00
Benefit certificates increased during the year				
Totals	4,190	\$ 4,370,000.00	3,245	\$ 3,394,000.00
Deduct terminated or decreased during the year	673	673,000.00	396	401,000.00
Total benefit certificates in force December 31, 1908	3,517	\$ 3,697,000.00	2,849	\$ 2,993,000.00
Benefit certificates terminated by death during the year	17	17,000.00	17	17,000.00
Benefit certificates terminated by lapse during the year	656	656,000.00	379	384,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	1	\$ 1,000.00	1	\$ 1,000.00
Claims (face value) incurred during the year	13	17,000.00	13	17,000.00
Totals	14	\$ 18,000.00	14	\$ 18,000.00
Claims paid during the year	14	18,000.00	14	18,000.00
Balance				

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims incurred during the year	10	\$ 512.50	7	\$ 450.00
Totals	10	\$ 512.50	7	\$ 450.00
Claims paid during the year	10	512.50	7	450.00
Claims unpaid December 31, 1908.....				

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—154.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, semi-monthly, monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Representatives elected by delegates.

What is the basis of said representation?

Answer—3 for first 3,000 and 1 for each 3,000 thereafter.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—1908.

How many members of the governing body attended the last regular meeting?

Answer—15.

How many of same were delegates of subordinate branches?

Answer—8.

When and by whom are the officers and directors elected?

Answer—Biennially, by representatives.

What are the qualifications for membership?

Answer—Benefit members.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—As permitted by statute of the state.

How are the expenses of the governing body defrayed?

Answer—Paid by supreme council.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12 and extra assessment on call of supreme directors.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Not to exceed \$3.00 per \$1,000.00 insurance. General fund.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—71.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$3,380.00; expense, \$1,320.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Certificate deductions and interest to pay death losses.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; last supreme council meeting.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 117; Minnesota, 16; South Dakota, 3; Kansas, 4; Missouri, 7; Texas, 5; Washington; Utah, 2; Colorado.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$324,706.46.

Losses and claims paid from organization of association?

Answer—Death claims, \$308,490.14; disability claims, \$12,900.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Bookkeeper and supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

MYSTIC WORKERS OF THE WORLD,

Organized under the laws of the State of Illinois, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 24, 1896. Commenced business February 24, 1896.

Date of admission into Iowa, March 26, 1897.

Home office, Broadway, Fulton, Ill.

Supreme Master, J. ROSS MICKLEY. Supreme Vice Master, W. H. DEVINE.
Supreme Secretary, JOHN R. WALSH. Supreme Banker, A. T. SCHACH.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 280,955.69

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary..... \$ 386,736.67
Gross amount of annual social dues, \$324.10; assess-
ments for expenses, \$67,684.83..... 68,008.98

All other assessments, dues or fees:
Certificate fees..... 8,723.01

Total paid by members..... \$ 463,468.66

Interest on mortgage loans.....\$ 4,348.42
Interest on bonds..... 3,649.52
Interest from all other sources..... 2,186.45 10,184.39
Sale of lodge supplies..... 2,188.27

From all other sources:

Surety bond premiums.....\$ 398.30
Advertising..... 157.00
Contingent fund..... 1,000.00 1,555.30

Total income..... \$ 477,306.62

Amount carried forward..... \$ 758,332.31

Disbursements.

Death claims.....\$ 268,400.00
Permanent disability claims..... 16,725.00
Other benefits:
Payments returned to members..... 4.60
Expense settlement of claims..... 313.85
Total benefits paid..... \$ 285,443.45

MYSTIC WORKERS OF THE WORLD

Commissions and fees paid to deputies or organizers..... 38,690.43
Salaries of officers and trustees..... 6,214.53
Other compensation of officers and trustees..... 5,798.66
Salaries of office employees..... 4,434.35
Insurance department fees..... 421.11
Rent..... 350.00
Advertising, printing and stationery..... 300.75
Postage, express, telegraph and telephone..... 1,776.02
Lodge supplies for re-sale..... 2,000.61
Official publication..... 5,634.50
Expense of supreme lodge meeting..... 3,201.97
Legal expenses..... 2,506.90
Furniture and fixtures..... 802.53
Taxes, repairs and other expenses on real estate..... 17.00

All other disbursements:

Surety bond premium.....\$ 957.37
Fraternal Congress..... 113.69
Supplies, office use..... 948.51
Real estate, sidewalk..... 116.75
Contingent fund..... 1,000.00
Miscellaneous..... 3,504.16 6,640.48

Total disbursements..... \$ 364,323.29

Balance..... \$ 394,029.02

Ledger Assets.

Book value of real estate, unincumbered.....\$ 1,122.78
Mortgage loans on real estate, first liens..... 125,153.41
Book value of bonds (excluding interest)..... 142,743.09
Cash in association's office and local bank \$1,000.00;
deposited in banks (not on interest), \$124,009.74..... 125,009.74

Total ledger assets..... \$ 394,029.02

Non-Ledger Assets.

Interest due, \$714.00, and accrued, \$2,317.11 on mort-
gages.....\$ 3,031.11
Interest accrued on bonds..... 3,589.87

Total interest and rents due and accrued..... 6,620.98

Assessments actually collected by subordinate
lodges not yet turned over to supreme lodge..... 39,563.65

Gross assets..... \$ 440,213.65

Total admitted assets..... \$ 440,213.65

Liabilities.

Death claims resisted.....\$ 4,000.00
Death claims reported not yet adjusted..... 29,000.00
Total death claims..... \$ 33,000.00

Sick and accident claims reported but not yet adjusted	\$ 400.00	
Total sick and accident claims.....		400.00
Total unpaid claims.....	\$	33,400.00
Total liabilities.....	\$	33,400.00

Exhibit of Funds.

Classification	Mortuary	Reserve	Building
Balance on hand December 31, 1907.....	\$ 49,215.38	\$ 213,590.65	\$ 13,374.79
Received during the year from assessments	386,736.67		
Received during the year from interest and dividends		10,101.17	83.22
Totals	\$ 435,952.05	\$ 223,691.82	\$ 13,458.01
Transferred to other funds.....	43,015.38	+41,211.00	
Balance	\$ 392,936.67	\$ 264,902.82	\$ 13,458.01
Disbursed during the year	285,343.77		
Balance on hand December 31, 1908.....	\$ 107,592.90	\$ 264,902.82	\$ 13,458.01

Classification	Contingent	Expense	Totals
Balance on hand December 31, 1907.....	\$ 4,774.87		\$ 280,955.69
Received during the year from assessments		67,684.83	454,421.50
Received during the year from interest and dividends			10,181.39
Received during the year from dues and per capita tax		324.15	324.15
Received during the year from all other sources	\$ 1,000.00	11,466.58	12,466.58
Totals	\$ 1,000.00	\$ 84,250.43	\$ 758,332.31
Transferred to other funds		+1,808.78	
Balance	\$ 1,000.00	\$ 86,059.21	\$ 758,332.31
Disbursed during the year		78,979.52	394,333.29
Balance on hand December 31, 1908.....	\$ 1,000.00	\$ 7,074.69	\$ 394,029.02

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	45,476	\$ 59,086,675.00	4,650	\$ 6,283,075.00
Benefit certificates written during the year	8,336	9,982,500.00	1,190	1,414,500.00
Benefit certificates increased during the year		79,500.00		9,000.00
Totals	53,812	\$ 69,148,675.00	5,840	\$ 7,706,575.00
Deduct terminated or decreased during the year	3,104	3,686,325.00	409	495,450.00
Total benefit certificates in force December 31, 1908.....	50,708	\$ 65,462,350.00	5,431	\$ 7,211,125.00
Benefit certificates terminated by death during the year	244	292,700.00	15	19,000.00
Benefit certificates terminated by lapse during the year	2,860	3,393,625.00	394	476,450.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	27	\$ 36,800.00	2	\$ 3,000.00
Claims (face value) incurred during the year	214	292,700.00	15	19,000.00
Totals	271	\$ 329,500.00	17	\$ 22,000.00
Claims paid during the year	243	299,400.00	16	18,700.00
Balance	28	\$ 60,100.00	1	\$ 3,300.00
Saved by compromising or scaling down claims during the year		27,100.00		2,300.00
Claims unpaid December 31, 1908	28	\$ 33,000.00	1	\$ 1,000.00

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	10	\$ 1,450.00	2	\$ 150.00
Claims incurred during the year	138	15,075.00	12	800.00
Totals	148	\$ 17,125.00	14	\$ 950.00
Claims paid during the year	143	16,725.00	14	950.00
Claims unpaid December 31, 1908	5	\$ 400.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—\$20.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—One representative for each charter lodge and one additional for each 100 or major fraction thereof over the first hundred.

What is the basis of said representation?

Answer—Number of members in the lodge.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June, 1908.

How many members of the governing body attended the last regular meeting?

Answer—450.

How many of same were delegates of subordinate branches?

Answer—433.

When and by whom are the officers and directors elected?

Answer—Biennially by supreme lodge.

What are the qualifications for membership?

Answer—To pass medical examination, pay required amount and be between the ages of 18 and 51 years.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 51 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$1,000.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Such persons are permitted to be by the laws of Illinois.

How are the expenses of the governing body defrayed?

Answer—From 15 per cent of monthly payment and certificate fees.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On entry age.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12. Any number required with limit of necessity demands.

Are notices of the assessments and dues sent to the members?

Answer—No; the laws of the order provide for a monthly payment without notice.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—15 per cent for expense.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

Answer—If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$32,529.09; expense, \$5,934.54.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—First, from all balances in the benefit fund at the close of each year after making provision for all pending claims. Second, from deductions from cumulative certificates. Third from all interest receipts.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; June, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 260; Iowa, 110; Wisconsin, 152; Michigan, 97; Missouri, 56; Kansas, 16; Minnesota, 29. Total, 820.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$2,290,233.90.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,938,920.33.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the
NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY,

Organized under the laws of the State of Kansas, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Incorporated Feb. 22, 1892.

Commenced business February 22, 1892.

Home office, 701 Kansas Ave., Topeka, Kan.

President, W. B. KIRKPATRICK.
Secretary, J. V. ABRAHAM.

Vice President, W. G. COX.
Treasurer, W. M. FORBES.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 1,074,471.33

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary.....\$ 825,840.91
For reserve.....128,263.16 \$ 954,104.07

Gross amount of per capita tax.....134,789.14

All other assessments, dues or fees:

Extension fund.....\$ 94,486.48
Certificate fees.....541.58 95,028.03

Total paid by members.....\$ 1,183,921.24

Interest on mortgage loans.....\$ 16,371.51

Interest on bonds.....23,322.16

Interest from all other sources.....5,909.09

Gross rent from association's property,
including \$2,400.00 for association's
occupancy of its own buildings.....16,973.08 61,575.84

Sale of lodge supplies.....1,849.34

From all other sources:

Remittances from protested checks.....303.62

Total income.....\$ 1,217,650.94

Amount carried forward.....\$ 2,322,121.45

Disbursements.

Death claims.....\$ 813,230.93
Permanent disability claims.....6,112.50
Old age benefits.....200.00

Total benefits paid.....\$ 819,543.43

Commissions and fees paid to deputies or organizers.....143,083.74

Salaries of officers.....12,700.00

Salaries and other compensation of committees.....2,250.08

Salaries of office employees.....15,508.14

Salaries and fees paid to supreme medical exam-
iners.....5,750.00

Traveling and other expenses of officers, trustees
and committees.....1,608.97

Insurance department fees.....202.00

Rent, including \$2,400.00 for association's occupancy
of its own buildings.....2,400.00

Advertising, printing and stationery.....9,200.26

Postage, express, telegraph and telephone.....3,911.15

Official publication.....12,449.56

Expense of supreme lodge meeting.....29,166.63

Legal expense in litigating claims, \$1,018.35; other
legal expenses, \$270.00.....1,288.35

Furniture and fixtures.....500.63

Taxes (including personal taxes, \$926.14), repairs
and other expenses on real estate.....8,296.54

All other disbursements:

Type for mailing list.....\$ 505.95

National Fraternal Congress.....180.00

State Fraternal Congress.....121.35

Insurance.....62.28

Bonds.....1,117.89

Miscellaneous.....2,533.52

Statement of contested claims.....5,660.42 10,181.41

Total disbursements.....\$ 1,078,880.79

Balance.....\$ 1,343,343.64

Ledger Assets.

Book value of real estate, unincumbered.....\$ 268,749.75

Mortgage loans on real estate.....280,866.71

Book value of bonds (excluding interest).....443,000.32

Cash deposited in banks.....250,526.86

Total ledger assets.....\$ 1,343,343.64

Non-Ledger Assets.

Interest due, \$462.75 and accrued, \$3,549.80 on mort-
gages.....\$ 4,008.55

Interest due, \$90.00 and accrued, \$8,658.86 on bonds.....8,748.86

Total interest and rents due and accrued.....12,757.41

Market value of real estate over book value.....15,896.52

Market value of bonds and stocks over book value.....52.00

Assessments actually collected by subordinate
lodges not yet turned over to supreme lodge.....70,000.00

All other assets:

Assessments in hands of subordinate lodges, general fund	\$	19,000.00	
Assessments in hands of subordinate lodges, reserve fund	12,000.00	31,000.00	
Gross assets	\$	1,372,944.57	
Total admitted assets	\$	1,372,944.57	

Liabilities.

Death claims due and unpaid	\$	54,188.05	
Death claims reported not yet adjusted		39,249.38	
Total death claims	\$	93,437.43	
Old age and other benefits due and unpaid		100.00	
Total unpaid claims	\$	93,537.43	
Total liabilities	\$	93,537.43	

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907	\$ 239,336.99	\$ 770,247.07
Received during the year from assessments	825,840.91	
Received during the year from interest and dividends		189,839.00
Totals	\$ 1,065,177.90	\$ 960,086.07
Disbursed during the year	825,203.85	8,296.54
Balance on hand December 31, 1908	\$ 239,974.05	\$ 951,789.53

Classification	Expense	Totals
Balance on hand December 31, 1907	\$ 64,890.33	\$ 1,074,474.39
Received during the year from assessments		825,840.91
Received during the year from interest and dividends		189,839.00
Received during the year from dues and per capita tax	231,970.13	231,970.13
Totals	\$ 296,860.46	\$ 2,322,124.43
Disbursed during the year	245,380.49	1,075,880.79
Balance on hand December 31, 1908	\$ 51,480.05	\$ 1,243,243.64

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	73,171	\$ 89,457,500.00	1,973	\$ 2,202,500.00
Benefit certificates written during the year	19,750	21,212,500.00	605	534,000.00
Benefit certificates increased during the year				
Totals	92,921	\$110,670,000.00	2,578	\$ 2,736,500.00
Deduct terminated or decreased during the year	11,962	12,710,500.00	483	453,500.00
Total benefit certificates in force December 31, 1908	80,959	\$ 97,959,500.00	2,095	\$ 2,283,000.00
Benefit certificates terminated by death during the year	683	875,500.00	16	18,500.00
Benefit certificates terminated by lapse during the year	11,279	11,835,000.00	467	435,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	58	\$ 82,000.00		
Claims (face value) incurred during the year	633	875,500.00	16	\$ 18,500.00
Totals	741	\$ 957,500.00	16	\$ 18,500.00
Claims paid during the year	667	813,230.93	14	14,794.75
Balance		\$ 144,269.07		3,705.25
Saved by compromising or scaling down claims during the year		43,769.07		1,705.25
Claims unpaid December 31, 1908	74	\$ 100,500.00	2	\$ 2,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	1	\$ 250.00		
Claims (face value) incurred during the year	16	5,862.50	1	\$ 2,000.00
Totals	17	\$ 6,112.50	1	\$ 2,000.00
Claims paid during the year	17	6,112.50	1	2,000.00

Exhibit of Old Age and Other Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	2	\$ 300.00
Claims incurred during the year	2	\$ 300.00
Totals	1	\$ 200.00
Claims paid during the year	1	\$ 100.00
Claims unpaid December 31, 1908.		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,081.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by states or congressional districts.

What is the basis of said representation?

Answer—A representative for each 1,000 members or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—June, 1908.

How many members of the governing body attended the last regular meeting?

Answer—98.

How many of same were delegates of subordinate branches?

Answer—71.

When and by whom are the officers and directors elected?

Answer—Every four years by the national council.

What are the qualifications for membership?

Answer—Persons of good moral character, competent to make a living and a believer in a Supreme Being.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Not less than 18 or over 55 years of age.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relatives, affianced husband and wife, and dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax, \$500.00, \$1.00; \$1,000.00, \$2.00; \$2,000.00, \$2.20; \$3,000.00, \$2.40, and not to exceed six assessments of the first year's payments.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12. Any greater sum than the twelve assessments would yield would be paid from the reserve fund.

Are notices of the assessments and dues sent to the members?

Answer—No; each member pays twelve monthly payments without notice.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

How many assessments were collected during the year?

Answer—12. Mortuary, \$825,840.91; emergency or reserve, \$128,263.16; expense, \$229,275.62.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—\$1.00 per \$1,000.00 annually until \$50.00 is paid. Dying before \$50.00 is paid, the balance is deducted from benefits. Paying death claims when twelve assessments are not sufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Kansas, 266; Missouri, 199; Nebraska, 51; Oregon, 15; Iowa, 34; Ohio, 78; Pennsylvania, 8; Michigan, 31; Indiana, 41; Illinois, 167; California, 21; Oklahoma, 77; Montana, 5; Washington, 14; Kentucky, 30; Colorado, 26; Minnesota, 14; Idaho, 4.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$5,917,936.22.

Losses and claims paid from organization of association?

Answer—Death claims, \$5,634,104.67; disability claims, \$43,857.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes. Persons acting as deputies for organized councils.

What officials and heads of departments of the association supervised the making of this report?

Answer—National secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated May 14, 1881.

Commenced business June, 1881.

Date of admission into Iowa, June 12, 1885.

Home office, 447 Michigan St., Toledo, Ohio.

President, HARRY E. EVANS.

Vice President, C. SMALE.

Secretary, EDWIN A. MYERS.

Treasurer, CHARLES O. EVARTS.

Actuary, ABE LANDIS.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 1,343,158.80

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary, reserve and expense..... \$ 2,452,796.83

Gross amount of annual dues..... 259.00

Gross amount of membership fees actually received
by the association..... 7,260.00

All other assessments, dues or fees:

Changed certificates..... \$ 796.98

Registering social members..... 58.00 854.98

Total paid by members..... \$ 2,461,170.81

Interest on bonds..... \$ 48,196.78

Interest from all other sources..... 8,561.07 56,712.85

Sale of lodge supplies..... 943.28

Official publication..... 32.34

Profit on sale or maturity of ledger assets..... 135.00

From all other sources:

Fines \$ 327.10

Premium on council bond..... 1.60

Return of overpayments..... 149.36

478.06

Total income.....

\$ 2,519,472.43

Amount carried forward.....

\$ 3,862,631.23

Disbursements.

Death claims..... \$ 2,209,150.00

Total benefits paid..... \$ 2,209,150.00

Commissions and fees paid to deputies or organizers 23,392.54

Salaries of deputies and organizers..... 15,135.96

Salaries of managers or agents not deputies or
organizers..... 2,416.67

Salaries of officers and trustees..... 15,200.00

Other compensation of officers and trustees..... 1,294.10

Salaries and other compensation of committees..... 1,950.00

Salaries of office employees..... 13,424.75

Salaries and fees paid to supreme medical exam-
iners..... 3,084.50

Salaries and fees paid to subordinate medical ex-
aminers..... 8,514.00

Traveling and other expenses of officers, trustees
and committees..... 12,808.40

Insurance department fees..... 460.75

Advertising, printing and stationery..... 9,213.07

Postage, express, telegraph and telephone..... 4,084.08

Lodge supplies..... 902.36

Official publication..... 8,614.61

Expense of supreme lodge meeting..... 8,664.40

Legal expense in litigating claims..... 1,761.37

Furniture and fixtures..... 1,735.51

Taxes, repairs and other expenses on real estate..... 2,224.69

Loss on sale or maturity of ledger assets:

Amounts charged off to bring book value of se-
curities down to par value..... 16,960.79

All other disbursements:

Fraternal Congress..... \$ 560.95

Cabinets..... 4,480.20

Actuary..... 250.00

Expense equalization fund..... 706.45

Special appropriation..... 75.00

Kansas City relief..... 111.26

Premiums officers' bonds..... 2,547.43

Returned to members..... 155.40

Prizes..... 1,400.00

Field department expenses..... 9,566.28

19,852.97

Total disbursements.....

\$ 2,390,816.51

Balance.....

\$ 1,481,784.72

Ledger Assets.

Book value of real estate, unincumbered..... \$ 49,453.65

Book value of bonds (excluding interest)..... 1,200,948.00

Deposited in trust companies and banks on interest 231,383.07

Total ledger assets.....

\$ 1,481,784.72

Non-Ledger Assets.

Interest	\$ 1,084.57	
Total interest and rents due and accrued.....		1,084.57
Market value of bonds and stocks over book value.....		59,504.79
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		200,000.00
Gross assets.....	\$ 1,742,374.08	
Total admitted assets.....	\$ 1,742,374.08	

Liabilities.

Death claims resisted.....	\$ 6,000.00	
Death claims reported not yet adjusted.....	166,000.00	
Total death claims.....	\$ 172,000.00	
Total unpaid claims.....	\$ 172,000.00	
Total liabilities.....	\$ 172,000.00	

Exhibit of Funds.

Classification	Assessment Account, Receipt from Assessments before division into separate funds	Benefit (Mortuary) Fund	General (Expense) Fund
Balance on hand January 1, 1908.....	\$ 202,771.91	\$ 3,548.62	\$ 70,191.05
Received during the year from assessments.....	2,452,796.83		
Received during the year from interest and dividends.....		6,497.30	2,018.77
Received during the year from dues and per capita tax.....			259.00
Received during the year from all other sources.....			9,568.66
Totals.....	\$ 2,655,568.74	\$ 10,045.92	\$ 82,037.48
Transferred to other funds.....	2,554,027.87	160,000.00	
Balance.....	\$ 101,540.87	\$ 149,954.08	\$ 82,037.48
Received by transfers.....		2,403,142.77	150,885.10
Balance after transfers.....	\$ 101,540.87	\$ 2,253,188.69	\$ 232,922.58
Disbursed during year.....		2,209,150.00	154,735.72
Balance on hand December 31, 1908.....	\$ 101,540.87	\$ 44,038.69	\$ 78,186.86

Exhibit of Funds—Continued

Classification	Equalization (Expense) Fund	Building Fund	Totals
Balance on hand January 1, 1908.....	\$ 1,017,193.57	\$ 49,453.65	\$ 1,313,158.80
Received during the year from assessments.....			2,452,796.83
Received during the year from interest and dividends.....	48,196.78		56,712.85
Received during the year from dues and per capita tax.....			239.00
Received during the year from all other sources.....	135.00		9,703.75
Totals.....	\$ 1,065,525.44	\$ 49,453.65	\$ 3,832,631.23
Transferred to other funds.....			2,714,027.87
Balance.....	\$ 1,065,525.44	\$ 49,453.65	\$ 1,148,603.36
Received by transfers.....	160,000.00		2,714,027.87
Balance after transfers.....	\$ 1,225,525.44	\$ 49,453.65	\$ 3,862,631.23
Disbursed during year.....	18,900.79		2,380,846.51
Balance on hand December 31, 1908.....	\$ 1,208,564.65	\$ 49,453.65	\$ 1,481,784.72

Exhibit of Certificates.

Classification	Total business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	61,099	\$128,145,000.00	330	\$ 620,000.00
Benefit certificates written during the year.....	5,518	6,993,000.00	372	401,000.00
Benefit certificates increased during the year.....		103,000.00		
Totals.....	66,617	\$135,241,000.00	702	\$ 1,021,000.00
Deduct terminated or decreased during the year.....	5,851	10,317,000.00	133	155,000.00
Total benefit certificates in force December 31, 1908.....	60,766	\$124,924,000.00	569	\$ 866,000.00
Benefit certificates terminated by death during the year.....	853	2,171,000.00	5	11,000.00
Benefit certificates terminated by lapse during the year.....	4,998	7,723,000.00	128	142,000.00
Benefit certificates terminated by decreased rate during the year.....		1,423,000.00		2,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	96	\$ 218,000.00	1	\$ 1,000.00
Claims (face value) incurred during the year	853	2,171,000.00	5	11,000.00
Totals	949	\$ 2,389,000.00	6	\$ 12,000.00
Claims paid during the year	870	2,200,150.00	6	12,000.00
Balance	79	\$ 179,850.00		
Saved by compromising or scaling down claims during the year	3	7,850.00		
Claims unpaid December 31, 1908	76	\$ 172,000.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—831.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives to state assemblies which in turn elect delegates to supreme body.

What is the basis of said representation?

Answer—One representative for each 500 in state and one additional for each 2,000 over first 500.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—July, 1908.

How many members of the governing body attended the last regular meeting?

Answer—53 and 4 Ex. Off. (without vote).

How many of same were delegates of subordinate branches?

Answer—39.

When and by whom are the officers and directors elected?

Answer—By supreme body.

What are the qualifications for membership?

Answer—White male, over 18, under 50.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00, \$5,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relations, dependents.

How are the expenses of the governing body defrayed?

Answer—By proceeds of monthly deduction from assessments of ten cents for each \$1,000.00 of insurance paid for.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Fraternal Congress. Optional.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Either step rate or level rate plan. Nearly all business on step rate.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—Valuation to December 31, 1907. December 31, 1908, not completed. Fraternal Congress table, 3½ per cent. Abb Landis.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve regular. Extra as required when ordered by supreme body.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By equalization fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes; old age.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—\$202,995.52.

How many assessments were collected during the year?

Answer—12. \$2,452,796.83—mortuary, reserve and expense.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By surplus of assessments for maintenance of level rate over 65.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 16; Arizona, 2; Arkansas, 3; California, 25; Colorado, 2; District of Columbia, 29; Georgia, 37; Illinois, 137; Indiana, 40; Iowa, 14; Kansas, 14; Kentucky, 9; Maryland, 17; Michigan, 56; Minnesota, 8; Missouri, 34; Montana, 2; Nebraska, 4; New Jersey, 17; New Mexico, 1; New York, 28; North Carolina, 25; North Dakota, 1; Ohio, 158; Ontario, 4; Oregon, 2; Pennsylvania, 32; South Carolina, 21; Tennessee, 29; Texas, 1; Utah, 2; Virginia, 10; Washington, 15; West Virginia, 17; Wisconsin, 19. Total, 831.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$30,107,394.60.

Losses and claims paid from organization of association?

Answer—Death claims, \$28,296,385.99.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—Secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

NORTH STAR BENEFIT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated July 18, 1899.

Commenced business August 3, 1899.

Home office, 1505 North Library St., Moline, Ill.

President, J. F. MYERS, M. D.
Secretary, ELLEN A. OLSON.

Vice President, OLOF SOHLBERG, M. D.
Treasurer, C. A. SAMUELSON.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 52,133.69

Income.

Gross amount of assessments paid by members,
viz.—

For mortuary.....	\$ 30,732.54	
For reserve.....	4,390.22	\$ 35,122.76

Gross amount of per capita tax, \$5,213.30; assessments for expenses, \$8,780.44.....	13,993.74
---	-----------

All other assessments, dues or fees:

Certificate fees.....	613.00
-----------------------	--------

Total paid by members.....	\$ 40,729.50
----------------------------	--------------

Interest on mortgage loans.....	\$ 1,653.00	
Interest on bonds.....	470.00	
Interest from all other sources, deposit in bank.....	532.66	2,655.66

Sale of lodge supplies.....	83.92
-----------------------------	-------

Total income.....	\$ 52,474.08
-------------------	--------------

Amount carried forward.....	\$ 104,607.77
-----------------------------	---------------

Disbursements.

Death claims.....	\$ 17,036.56
Permanent disability claims.....	400.00

Total benefits paid.....	\$ 17,436.56
--------------------------	--------------

Commissions and fees paid to deputies or organizers	5,735.21
Salaries of officers and trustees.....	3,195.65
Salaries and other compensation of committees.....	182.00
Salaries of office employes.....	430.00
Traveling and other expenses of officers, trustees and committees.....	444.48
Insurance department fees.....	40.00
Rent.....	112.50
Advertising, printing and supplies.....	688.72
Postage, express, telegraph and telephone.....	226.05
Official publication.....	726.52
Expense of supreme lodge meeting.....	1,573.14
Legal expense.....	45.00

All other disbursements:

State obs. meeting.....	\$ 124.92	
Miscellaneous.....	238.77	363.69

Total disbursements.....	\$ 31,199.52
--------------------------	--------------

Balance.....	\$ 73,408.25
--------------	--------------

Ledger Assets.

Mortgage loans on real estate.....	\$ 42,500.00
Book value of bonds (excluding interest).....	10,660.42
Deposited in trust companies and banks on interest	10,586.66
Cash in association's office, \$100.00; deposited in banks (not on interest), \$9,561.17.....	9,661.17
Total ledger assets.....	\$ 73,408.25

Non-Ledger Assets.

Interest due, \$54.00 and accrued, \$897.50 on mortgages.....	\$ 951.50
Interest accrued, \$151.33 on bonds.....	151.33
Total interest and rents due and accrued.....	1,102.83
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,456.15
All other assets:	
Furniture and fixtures, records and supplies.....	800.00
Gross assets.....	\$ 79,767.23

Deduct Assets Not Admitted.

Other items, viz.—

Furniture, fixtures, records and supplies.....	900.00
Total admitted assets.....	\$ 78,967.23

Liabilities.

Death claims reported not yet adjusted.....	\$ 6,000.00
Total death claims.....	\$ 6,000.00
Permanent disability claims reported and not yet adjusted	500.00
Total permanent disability claims.....	500.00
Total liabilities.....	\$ 6,500.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 8,279.93	\$ 37,498.04
Received during the year from assessments.....	30,732.54	4,390.22
Received during the year from interest and dividends.....		2,655.66
Totals	39,012.47	44,543.92
Transferred to other funds.....	12,000.00	
Balance	27,012.47	44,543.92
Received by transfers		12,000.00
Balance after transfers	27,012.47	56,543.92
Disbursed during the year	17,436.56	
Balance on hand December 31, 1908.....	9,575.91	56,543.92

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 6,355.72	\$ 52,133.69
Received during the year from assessments.....	8,780.44	43,903.20
Received during the year from interest and dividends.....		2,655.66
Received during the year from dues and per capita tax	5,213.30	5,213.30
Received during the year from all other sources.....	701.92	701.92
Totals	21,051.38	104,607.77
Transferred to other funds.....	12,000.00	
Balance	21,051.38	92,607.77
Received by transfers		12,000.00
Balance after transfers	21,051.38	104,607.77
Disbursed during the year	13,762.96	31,199.52
Balance on hand December 31, 1908.....	7,288.42	73,408.25

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	3,707	\$ 3,904,875.00	326	\$ 323,100.00
Benefit certificates written during the year	582	552,500.00	10	9,000.00
Benefit certificates increased during the year		3,900.00		
Totals	4,289	\$ 4,461,275.00	336	\$ 332,100.00
Deduct terminated or decreased during the year	207	189,675.00	27	23,500.00
Total benefit certificates in force December 31, 1908	4,082	\$ 4,271,600.00	309	\$ 308,600.00
Benefit certificates terminated by death during the year	25	24,000.00	2	1,500.00
Benefit certificates terminated by lapse during the year	182	165,675.00	25	22,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	2	\$ 2,000.00		
Claims (face value) incurred during the year	25	24,035.12	2	\$ 1,500.00
Totals	27	\$ 26,035.12	2	\$ 1,500.00
Claims paid during the year	21	17,036.56	2	1,100.00
Balance	6	\$ 9,000.00		\$ 400.00
Saved by compromising or scaling down claims during the year		3,000.00		400.00
Claims unpaid December 31, 1908.....		\$ 6,000.00		

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	1	\$ 250.00		
Claims (face value) incurred during the year	3	650.00	1	\$ 250.00
Totals	4	\$ 900.00	1	\$ 250.00
Claims paid during the year	2	400.00		
Balance	2	\$ 500.00	1	\$ 250.00
Saved by compromising or scaling down claims during the year				
Claims unpaid December 31, 1908.....		\$ 500.00		\$ 250.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—64.

How often are meetings of the subordinate branches required to be held?

Answer—Bi-monthly or at least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Local observatory select delegates to county observatory and county observatory select delegates to grand observatory.

What is the basis of said representation?

Answer—To county observatory, one delegate for each 25 members. To grand observatory, one delegate for each 200 members, provided that each county having an observatory shall have a delegate.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—July 10-11, 1908.

How many members of the governing body attended the last regular meeting?

Answer—54.

How many of same were delegates of subordinate branches?

Answer—29.

When and by whom are the officers and directors elected?

Answer—Triennially by the grand observatory.

What are the qualifications for membership?

Answer—White persons between the ages of 18 and 50, not engaged in certain hazardous occupations, of good moral character, and must pass a strict medical examination.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$100.00 to \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Family, wife, husband, heirs, blood relatives, persons dependent upon or such other persons as may be permitted under the laws of the state in which the association is doing business.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of 10c per \$1,000.00 insurance or fraction thereof, receipts from sale of supplies and if necessary, not to exceed 20 per cent of benefit fund.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Not less than 12 assessments per year.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—Only reminder in official paper.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Not to exceed 20 per cent may be used.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years if disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$2,695.91; emergency or reserve, \$421.13; expense, \$1,339.11.

How many assessments were collected during the year?

Answer—Mortuary (12), \$30,732.54; emergency or reserve, \$4,390.22; expense, \$13,992.74.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—First, 10 per cent of mortuary assessments. Second, such part as the board of directors may transfer from the mortuary fund. Drawn upon if more than 12 assessments are required to pay death claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes. July, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 35; Minnesota, 21; Iowa, 8.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—Assessments collected from organization of association?

Answer—Mortuary, \$189,413.69.

Losses and claims paid from organization of association?

Answer—Death claims, \$141,439.08; disability claims, \$1,812.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes. Building up established observatories.

What officials and heads of departments of the association supervised the making of this report?

Answer—Chief recorder, chief astronomer, chief treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated Nov. 20, 1879.

Commenced business May 21, 1879.

Date of admission into Iowa, February 15, 1907.

Home office, corner Fourth and Vine Sts., Fort Madison, Iowa.

President, REV. B. H. FORKENBROCK.

Vice President, FRANK B. SHARON.

Secretary and Treasurer, PETER KEM.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 135,304.83

Income.

Gross amount of assessments paid by members, viz.—

For mortuary.....\$ 89,515.16

For reserve..... 9,946.20 \$ 99,461.36

Gross amount annual dues..... 4,397.00

Gross amount of membership fees actually received by the association..... 1,821.60

Medical examiner's fees actually received by the association..... 313.50

Total paid by members.....\$ 105,002.86

Interest on mortgage loans..... 9,763.55

Sale of lodge supplies..... 256.00

Total income.....\$ 115,012.91

Amount carried forward.....\$ 311,277.74

Disbursements.

Death claims.....\$ 64,663.30

Total benefits paid.....\$ 64,663.30

Commissions and fees paid to deputies or organizers 5,108.42
Salaries of officers and trustees 550.00
Salaries and fees paid to supreme medical examiners 314.50
Traveling and other expenses of officers, trustees and committees 179.83
Insurance department fees 35.00
Advertising, printing and stationery 553.17
Postage, express, telegraph and telephone 190.52
Expense of supreme lodge meeting 1,522.15
Legal expenses 29.50

All other disbursements:

Dues, Associated Fraternities of America \$ 35.77
Expert accountant and auditor's fee 85.00
Surety bonds 50.00
Fees and dues returned 30.00 200.77

Total disbursements.....\$ 73,873.19

Balance.....\$ 237,904.55

Ledger Assets.

Mortgage loans on real estate \$ 195,800.00
Cash deposited in banks (not on interest) 39,743.15

Other ledger assets, viz.—

Members' assessments paid from reserve fund (loaned to old members) 1,361.40

Total ledger assets.....\$ 237,904.55

Non-Ledger Assets.

Interest due, \$179.50 and accrued, \$4,073.64 on mortgages \$ 4,253.14

Total interest and rents due and accrued..... 4,253.14

All other assets:

Office furniture..... 500.00

Gross assets.....\$ 242,657.69

Deduct Assets Not Admitted.

Other items, viz.—

Members' assessments paid from reserve fund (loaned to old members) \$ 1,361.40

Office furniture..... 500.00 1,861.40

Total admitted assets.....\$ 240,801.29

Liabilities.

Death claims reported not yet adjusted.....\$ 6,000.00

Total death claims \$ 6,000.00
Salaries, rents, expenses, commissions, etc., due or accrued 2,021.30

Total liabilities.....\$ 8,021.30

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 9,657.18	\$ 184,055.00
Received during the year from assessments.....	89,515.16	9,946.20
Received during the year from interest and dividends.....		9,763.55
Totals.....	\$ 99,172.34	\$ 203,764.81
Transferred to other funds.....	13,000.00	
Balance.....	\$ 86,172.34	
Received by transfers.....		\$ 13,000.00
Balance after transfers.....		\$ 216,764.81
Disbursed during the year.....	\$ 64,663.30	373.00
Balance on hand December 31, 1908.....	\$ 21,509.04	\$ 216,391.81

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 1,552.50	\$ 195,264.83
Received during the year from assessments.....		90,461.36
Received during the year from interest and dividends.....		9,763.55
Received during the year from dues and per capita tax.....	4,397.00	4,397.00
Received during the year from all other sources.....	2,391.09	2,391.09
Totals.....	\$ 8,340.59	\$ 311,377.74
Disbursed during the year.....	8,365.99	73,373.10
Balance on hand December 31, 1908.....	\$ 4.00	\$ 237,904.55

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	4,310	\$ 6,473,500.00	3,913	\$ 5,965,000.00
Benefit certificates written during the year.....	705	761,000.00	630	688,500.00
Benefit certificates increased during the year.....		6,000.00		6,000.00
Totals.....	5,015	\$ 7,240,500.00	4,543	\$ 6,659,500.00
Deduct terminated or decreased during the year.....	103	150,500.00	88	127,000.00
Total benefit certificates in force December 31, 1908.....	4,912	\$ 7,090,000.00	4,455	\$ 6,532,500.00
Benefit certificates terminated by death during the year.....	39	70,000.00	28	69,000.00
Benefit certificates terminated by lapse during the year.....	64	80,500.00	45	58,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims (face value) incurred during the year.....	39	\$ 70,663.30	38	\$ 69,663.30
Totals.....	39	\$ 70,663.30	38	\$ 69,663.30
Claims paid during the year.....	36	61,633.30	35	63,633.30
Balance.....	3	6,000.00	3	6,000.00
Claims unpaid December 31, 1908.....	3	6,000.00	3	6,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—158.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by branches.

What is the basis of said representation?

Answer—Each delegate has a vote for every member of his branch.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—October, 1908.

How many members of the governing body attended the last regular meeting?

Answer—133.

How many of same were delegates of subordinate branches?

Answer—123.

When and by whom are the officers and directors elected?

Answer—At biennial meeting by the delegates.

What are the qualifications for membership?

Answer—Roman Catholic, good health and character.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—16 to 50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 to \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Optional with the insured members.

How are the expenses of the governing body defrayed?

Answer—By semi-annual dues of 50c per member.

Are assessments graded on any table of mortality?
 Answer—They are graded but on no particular table.
 If on age at entry, are they based on the "level premium" or "step rate" plan?
 Answer—On age at entry on level rate plan.
 Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?
 Answer—No.
 Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.
 Answer—Regular monthly assessments are collected.
 Are notices of the assessments and dues sent to the members?
 Answer—No.
 Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?
 Answer—No.
 Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?
 Answer—No.
 Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?
 Answer—No.
 Does the association pay an old age disability benefit?
 Answer—No.
 Does the association issue annuity contracts or installment policies?
 Answer—No.
 What is the amount of one full assessment?
 Answer—Mortuary, \$8,021.61; emergency or reserve, \$891.30; expense, \$2,400.00.
 How many assessments were collected during the year?
 Answer—Mortuary, 12; emergency or reserve, 12; expense, 2.
 How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?
 Answer—10 per cent of the mortuary are placed in the reserve and can be used to pay death losses only, when the death claims exceed the regular monthly assessments.
 Has the constitution or laws of the association been amended during the year, and if so when?
 Answer—In October, 1908.
 Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?
 Answer—Yes.
 In what states is the association authorized to transact business, and how many subordinate branches are there in each state?
 Answer—Iowa, 137; Nebraska, 6; South Dakota, 15.
 Does any officer, director or trustee receive any commission on the business of the association?
 Answer—No.
 Assessments collected from organization of association?
 Answer—Mortuary, \$1,462,768.09.
 Losses and claims paid from organization of association?
 Answer—Death claims, \$1,272,992.00.
 Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?
 Answer—Only regular commissions to agents.
 What officials and heads of departments of the association supervised the making of this report?
 Answer—Secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

ROYAL HIGHLANDERS,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated August 10, 1896.

Commenced business August 11, 1896.

Date of admission into Iowa, 1898.

Home office, Highlander Bldg, Aurora, Neb.

President, W. E. SHARP.

Secretary, F. J. SHARP.

Treasurer, A. E. SIEKMANN.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 830,349.33

Income.

Gross amount of assessments paid by members, viz.—		
For mortuary, reserve and permanent disability	\$	226,070.87
Gross amount of per capita tax, \$25,200.00; assessments for expenses, \$56,667.73		81,867.73
Gross amount of membership fees actually received by the association and fees changing certificates.		931.25
Total paid by members	\$	309,469.85
Interest on mortgage loans	\$	35,649.87
Interest on bonds		800.00
Gross rent from association's property, including \$1,200.00 for association's occupancy of its own buildings		2,956.00
		39,405.87
Sale of lodge supplies		1,530.52
From all other sources:		
Commissions paid by borrowers on real estate loans	\$	5,858.50
Miscellaneous receipts (refund on fire insurance policy)		5.69
		5,864.19
Total income	\$	356,200.43
Amount carried forward	\$	1,192,539.76

Disbursements.

Death claims.....	\$ 162,184.59	
Permanent disability claims.....	4,200.00	
Total benefits paid.....	\$ 166,384.59	
Commissions and fees paid to deputies or organizers.....	17,507.31	
Salaries of deputies and organizers.....	19,980.00	
Salaries of officers and trustees.....	11,640.00	
Salaries of office employees.....	7,750.00	
Salaries and fees paid to supreme medical examiners.....	1,537.75	
Traveling and other expenses of officers, trustees and committees.....	787.38	
Insurance department fees.....	148.25	
Rent, including \$1,200.00 for association's occupancy of its own buildings.....	1,800.00	
Advertising, printing and stationery.....	1,800.14	
Postage, express, telegraph and telephone.....	1,339.44	
Lodge supplies and paraphernalia purchased for use and re-sale.....	2,843.66	
Official publication.....	4,268.52	
Legal expense in litigating claims and other legal expenses.....	2,882.56	
Taxes, repairs and other expenses on real estate.....	958.31	
All other disbursements:		
Refund on certificates No. 16357 and No. 14150, prohibited occupation.....	\$ 95.20	
Miscellaneous items:		
Coal.....	167.32	
Light.....	96.00	
Water.....	10.00	
Office bonds.....	192.00	
Office supplies.....	101.75	
National Fraternal Congress.....	80.00	
Freight supplies and repairs.....	190.68	
Fire and plate glass insurance.....	97.90	1,030.85
Total disbursements.....	\$ 242,729.79	
Balance.....	\$ 916,809.97	

Ledger Assets.

Book value of real estate.....	\$ 40,111.17	
Mortgage loans on real estate.....	811,400.00	
Cash deposited in banks (not on interest).....	535,298.80	
Total ledger assets.....	\$ 946,809.97	

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 18,582.70	
Interest accrued on bonds.....	860.00	
Total interest and rents due and accrued.....	19,442.70	
Gross assets.....	\$ 969,252.67	
Total admitted assets.....	\$ 969,252.67	

Liabilities.

Death claims resisted; not recognized as just claims \$	9,636.67	
Death claims reported not yet adjusted.....	5,333.34	
Total death claims.....	\$ 15,000.01	
Total unpaid claims.....	\$ 15,000.01	
Total liabilities.....	\$ 15,000.01	

Exhibit of Funds.

Classification	Reserve	Expense	Totals
Balance on hand December 31, 1907.....	\$ 766,307.31	\$ 69,942.02	\$ 836,249.33
Received during the year from assessments.....	226,670.87	56,667.73	283,338.60
Received during the year from interest and dividends.....	35,469.87		35,469.87
Received during the year from dues and per capita tax.....		25,300.00	25,300.00
Received during the year from all other sources.....		11,281.56	11,281.56
Totals.....	\$ 1,029,448.05	\$ 163,091.71	\$ 1,192,539.76
Transferred to other funds.....			
Balance.....	\$ 1,029,448.05	\$ 163,091.71	\$ 1,192,539.76
Received by transfers.....			
Balance after transfers.....	\$ 1,029,448.05	\$ 163,091.71	\$ 1,192,539.76
Disbursed during the year.....	166,884.59	76,845.20	242,729.79
Balance on hand December 31, 1908.....	\$ 863,063.46	\$ 86,746.51	\$ 949,809.97

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	23,018	\$ 33,294,500.00	1,564	\$ 2,051,500.00
Benefit certificates written during the year.....	5,937	7,381,000.00	793	914,000.00
Totals.....	28,955	\$ 40,675,500.00	2,357	\$ 2,965,500.00
Deduct terminated or decreased during the year.....	4,043	\$ 5,053,500.00	500	570,000.00
Total benefit certificates in force December 31, 1908.....	24,902	\$ 35,622,000.00	1,857	\$ 2,395,500.00
Benefit certificates terminated by death during the year.....	129	158,000.00	11	13,500.00
Benefit certificates terminated by lapse during the year and benefit certificates terminated by not taken during the year.....	3,926	4,855,500.00	489	556,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	3	\$ 4,000.00	3	\$ 4,000.00
Claims (face value) incurred during the year	120	163,517.93	11	13,500.00
Totals	123	\$ 167,517.93	14	\$ 17,500.00
Claims paid during the year	119	162,184.50	14	17,500.00
Balance	4	\$ 5,333.43		
Saved by compromising or scaling down claims during the year	2	3,009.00	2	1,000.00
Claims unpaid December 31, 1908	4	\$ 5,333.43		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims (face value) incurred during the year	24	\$ 4,300.00
Totals	24	\$ 4,300.00
Claims paid during the year	24	4,300.00
Balance		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—415.

How often are meetings of the subordinate branches required to be held?

Answer—At least once every month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to convention.

What is the basis of said representation?

Answer—One delegate to each seven hundred members.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—September 11-12, 1905.

How many members of the governing body attended the last regular meeting?

Answer—25 delegates, 13 officers and 10 committee (delegates only voting).

How many of same were delegates of subordinate branches?

Answer—25.

When and by whom are the officers and directors elected?

Answer—Every four years by delegates in convention.

What are the qualifications for membership?

Answer—Beneficial Members.—Members between the ages of eighteen and forty-eight years, who are morally qualified, and who shall pass a satisfactory physical examination, unless engaged in a business or occupation prohibited to members of this fraternity, shall be eligible to participate in the benefit funds of the fraternity.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 48 for insurance, and 17 to 65 for social or fraternal members.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Beneficiaries.—No benefit certificate shall be made payable to any person other than the blood relatives, husband, affianced husband, wife, affianced wife, or dependents, nor can any such certificate be transferred or assigned by a member to any other persons than the above.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of \$1.00 and not to exceed 20 per cent of monthly payments.

Are assessments graded on any table of mortality?

Answer—No mortality tables are used.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—No mortality tables are used. Monthly payments are fixed on age at entry; payments are collected each month whether deaths occur or not.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One payment collected each month whether deaths occur or not.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes. Published in official paper and mailed to each member each month.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—To each year after 70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, disability and emergency or reserve, \$19,385.65; expense, \$4,846.40.

How many assessments were collected during the year?

Answer—Mortuary, disability and emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Monthly payments are collected each month, whether deaths occur or not. Excess on deaths carried to reserve fund which, with all interest accumulations, guarantee members against excessive cost as order grows older.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 259; Montana, 16; Iowa, 41; Colorado, 20; Washington, 23; Idaho, 7; Wyoming, 14; Kansas, 19; District of Columbia, 1; Utah, 2; California, 3; Oklahoma, 7; New Mexico, 3. Total, 415.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, reserve and disability, \$1,599,880.11.

Losses and claims paid from organization of association?

Answer—Death claims, \$888,887.45; disability claims, \$19,650.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—President, chief secretary and treasurer.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

ROYAL NEIGHBORS OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated March 21, 1895.

Commenced business March 21, 1895.

Home office, Rock Island, Ill.

President, Mrs. LINA M. COLLINS.
Secretary, Miss MYRTLE E. DAD.

Vice President, Mrs. B. HUBBELL.
Treasurer, Mrs. JESSIE L. MITCHELL.

Balance from Previous Year.

Ledger assets December 31st of previous year.....	\$	216,266.44
Furniture, \$6,007.25; supplies, \$8,678.11, entered in error as non-ledger assets.....		14,685.36 \$
		230,951.80

Income.

Gross amount of assessments paid by members, viz.—		
For mortuary.....	\$	959,717.47
Unaudited funds in State Bank.....		3,450.09 \$
		963,167.47
Gross amount of per capita tax.....		158,714.70
Gross amount of membership fees actually received by the association.....		22,205.00
All other assessments, dues or fees:		
Certificate and card fees.....		1,751.25
Unaudited funds in State Bank (est. expense fund)		671.66
Total paid by members, less \$705.18 returned to members.....	\$	1,146,804.90
Interest on bonds.....	\$	28.12
Interest from all other sources.....		3,851.84
		3,879.96
Sale of lodge supplies.....		14,268.98
Official publication, advertising.....		3,244.06
From all other sources:		
Schedule bond premium received.....	\$	1,799.75
License fees, South Dakota camps.....		26.00
Sundry accounts		40.48
Voluntary contributions, Ramsey fund		4,192.17

Voluntary contributions, emergency fund, formerly known as earthquake and orphans' fund.....	599.75	6,658.16
Total income.....		\$ 1,175,556.05
Amount carried forward.....		\$ 1,406,507.88

Disbursements.

Death claims.....	\$ 817,884.14	
Total benefits paid.....	\$ 817,884.14	
Commissions and fees paid to deputies or organizers	31,897.44	
Salaries of managers or agents not deputies or organizers	450.00	
Salaries of officers and trustees.....	7,183.18	
Other compensation of officers and trustees.....	8,901.00	
Salaries and other compensation of committees.....	8,796.00	
Salaries of office employees.....	34,080.00	
Salaries and fees paid to supreme medical examiners	414.00	
Traveling and other expenses of officers, trustees and committees	13,192.29	
Insurance department fees.....	1,027.70	
Rent.....	5,017.65	
Advertising, printing and stationery.....	9,812.40	
Postage, express, telegraph and telephone.....	12,854.78	
Lodge supplies.....	10,819.08	
Official publication.....	29,716.37	
Expense of supreme lodge meeting.....	37,895.12	
Legal expense.....	4,714.64	
Furniture and fixtures.....	8,544.58	
All other disbursements:		
General expense.....	\$ 4,163.97	
Schedule bond, premium paid.....	5,973.29	
Office supplies.....	1,642.98	
Claims paid from voluntary contributions	2,130.00	13,610.24
Total disbursements.....		\$ 1,056,611.46
Balance		\$ 349,896.42

Ledger Assets.

Book value of bonds (excluding interest).....	\$ 185,418.10	
Deposited in trust companies and banks on interest	236,187.55	
Other ledger assets, viz.—		
Lodge supply inventory.....	7,309.92	
Accrued bond interest, purchased with bonds.....	980.55	
Total ledger assets.....		\$ 349,896.42

Non-Ledger Assets.

Interest due, \$425.00, and accrued, \$229.87 on bonds. \$	654.87	
Total interest and rents due and accrued.....		654.87

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	93,000.00
--	-----------

All other assets:

Furniture and fixtures.....	\$ 8,950.30	
Mailing department equipment.....	9,539.04	18,509.34
Gross assets.....		\$ 402,000.63
Total admitted assets.....		\$ 402,000.63

Liabilities.

Total death claims.....	\$ 163,250.00
Total liabilities.....	\$ 163,250.00

Exhibit of Funds.

Classification	Mortuary	Ramsey Fund	Emergency Fund
Balance on hand December 31, 1907.....	\$ 111,699.12		
Received during the year from assessments	963,167.47	\$ 4,192.17	\$ 509.75
Totals	\$ 1,074,857.69	\$ 4,192.17	\$ 509.75
Transferred to other funds.....	8,700.00		
Disbursed during the year	817,884.14	2,000.00	130.00
Balance on hand December 31, 1908.....	\$ 248,273.45	\$ 2,192.17	\$ 409.75

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 119,261.71	\$ 230,961.83
Received during the year from assessments		967,959.49
Received during the year from interest and dividends.....	3,879.95	3,879.95
Received during the year from dues and per capita tax	158,714.79	158,714.79
Received during the year from all other sources.....	45,001.99	45,001.99
Totals	\$ 326,858.36	\$ 1,406,507.88
Transferred to other funds.....		8,700.00
Balance		\$ 1,397,807.88
Received by transfers	\$ 8,700.00	8,700.00
Balance after transfers		\$ 1,406,507.88
Disbursed during the year	\$ 326,858.36	1,056,611.46
Balance on hand December 31, 1908.....	\$ 98,961.04	\$ 349,896.42

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	136,081	\$ 1,468,815.00	11,205	\$ 12,194,500.00
Benefit certificates written during the year	23,463	942,740.00	1,605	1,728,250.00
Benefit certificates increased during the year		5,272.50		38,000.00
Totals	159,544	\$ 1,716,827.50	12,200	\$ 13,960,750.00
Deduct terminated or decreased during the year	5,120	55,962.50	303	332,000.00
Total benefit certificates in force December 31, 1908	154,424	\$ 1,660,865.00	12,687	\$ 13,628,750.00
Benefit certificates terminated by death during the year	804	8,700.00	70	79,500.00
Benefit certificates terminated by lapse during the year	4,316	44,000.00	193	197,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
One claim reinstated	1	\$ 1,000.00		
Claims unpaid December 31, 1907, as per last statement	117	129,250.00	11	\$ 11,009.00
Claims (face value) incurred during the year	804	870,000.00	70	79,500.00
Totals	922	\$ 1,000,250.00	81	\$ 90,509.00
Claims paid during the year	767	\$ 818,884.14	72	\$ 81,000.00
Balance	155	\$ 181,365.86	9	\$ 9,500.00
Saved by compromising or scaling down claims during the year and dropped	7	18,115.86		
Claims unpaid December 31, 1908	148	\$ 163,250.00	9	\$ 9,500.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—5,347.

How often are meetings of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by state camp composed of delegates elected from local camps.

What is the basis of said representation?

Answer—One delegate per thousand members.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1908.

How many members of the governing body attended the last regular meeting?

Answer—220.

How many of same were delegates of subordinate branches?

Answer—200.

When and by whom are the officers and directors elected?

Answer—Delegates in supreme camp convention.

What are the qualifications for membership?

Answer—Of good health, character, between 17 and 50 years of age; white. Male members must be members of Modern Woodmen of America.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—17 to 50 in all states but Wisconsin and Nebraska, where minimum is 18.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of the family, dependents and blood relatives.

How are the expenses of the governing body defrayed?

Answer—From general fund, derived principally from per capita and certificate fees.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Fixed rate as per table attached.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Collected eleven in 1908. Average ten in past six years. Not limited.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—By-law does. It provides an assessment shall be levied each month except when notice of skip is made.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—20 per cent of an assessment is permitted. Only \$8,700.00 used in 1908.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By agreement in certificate to levy sufficient assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$93,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 11.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—None.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—In May, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 923; Iowa, 478; Wisconsin, 465; Kansas, 452; Nebraska, 400; Minnesota, 396; Michigan, 266; South Dakota, 128; North Dakota, 126; Missouri, 449; Indiana, 198; Ohio, 95; West Virginia, 18; Pennsylvania, 33; Montana, 26; Montana, 38; Idaho, 45; Washington, 116; Oregon, 66; California, 91; Colorado, 81; Oklahoma, 195; Maryland, 10; New Jersey, 2; Utah, 14; Rhode Island, 3; Nevada, 2; Connecticut, 15; Maine, 43; Kentucky, 38; Virginia, 2; District Columbia, 2; Texas, 63; New York, 55. Total, 5,347.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary—\$4,923,320.84.

Losses and claims paid from organization of association?

Answer—Death claims, \$4,647,697.39.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No; only in upbuilding camps.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme recorder.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 1, 1891.

Commenced business January 1, 1891.

Date of admission into Iowa, April 20, 1897.

Home office, corner Fifteenth and Howard Sts., Omaha, Neb.

President, JOSEPH C. ROOT.

Vice President, WILLIAM A. FRASER.

Secretary, JOHN T. YATES.

Treasurer, MORRIS SHEPPARD.

Actuary, JOHN W. BARTH.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 5,899,426.37

Income.

Gross amount of assessments paid by members, viz—

For mortuary.....\$ 4,851,771.99

For reserve..... 622,019.48 \$ 5,473,791.47

Gross amount of assessments for expenses..... 748,531.30

Gross amount of membership fees actually received by the association..... 110,271.83

All other assessments, dues or fees:

Surety bonds, camp officers.....\$ 10,282.15

General relief funds, voluntary contributions..... 42.61

..... 10,324.76

Total paid by members..... \$ 6,842,919.39

Interest on bonds, \$252,681.65, less accrued interest included in purchase.....\$ 235,465.59

Interest from all other sources, daily balances in banks..... 13,242.45

Gross rent from association's property, including \$12,920.00 for association's occupancy of its own buildings..... 20,072.00

..... 208,280.01

Sale of lodge supplies..... 14,467.91

Official publication..... 11,805.77

From all other sources:		
Advances repaid by deputies and others..	2,057.31	
Building account for fire insurance and refund	102.80	
Boys of Woodcraft for dues.....	104.55	
Canceled warrants.....	127.02	
Head camps N. and W. (per capita)...	51.50	
Premiums for new members, sold.....	1,113.75	
Pacific jurisdiction (per capita).....	300.00	
Protested checks reimbursed.....	7,392.44	
Surety companies for losses.....	6,107.79	17,357.16
Total income.....		\$ 6,055,390.24
Amount carried forward.....		\$ 12,524,816.61

Disbursements.

Death claims.....	\$ 3,709,322.90	
Old age benefits.....	14,800.00	
Other benefits:		
Monuments.....	296,075.00	\$ 4,030,197.90
Refunded to members: beneficiary, \$7-117.25; general, \$9,095.50; returned and protested, \$7,865.88.....	24,078.63	
Total benefits paid.....		4,014,276.53
Commissions and fees paid to deputies or organizers..	357,573.72	
Salaries of officers and trustees.....	26,100.00	
Other compensation of officers and trustees.....	9,330.00	
Salaries and other compensation of committees.....	9,430.00	
Salaries of office employees.....	120,113.84	
Salaries and fees paid to supreme medical examiners..	10,000.00	
Salaries and fees paid to subordinate medical examiners	112.29	
Traveling and other expenses of officers, trustees and committees	6,858.36	
Insurance department fees.....	1,940.30	
Rent, including \$12,920.00 for association's occupancy of its own buildings.....	13,100.00	
Advertising, printing and stationery.....	59,701.70	
Postage, express, telegraph and telephone.....	29,612.70	
Lodge supplies.....	22,254.29	
Official publication.....	87,065.30	
Legal expense in litigating claims.....	12,317.34	
Furniture and fixtures.....	3,426.23	
Taxes, repairs and other expenses on real estate.....	15,419.00	
Loss on sale or maturity of ledger assets:		
Amortization of premiums on bonds..	12,067.13	
Maturity of ledger assets (Inventory)...	40,891.27	52,958.40
All other disbursements:		
Taxes on personal property.....	202.88	
Exchange	467.20	
Surety bonds, sovereign and camp officers	7,890.40	
Premiums for securing new members.....	7,253.78	
Investigation of beneficiary claims.....	6,719.80	
General relief funds (contributions)....	1,830.52	
Miscellaneous expenses.....	6,901.37	

Miscellaneous traveling expenses.....	1,731.77	
Uniform rank.....	\$ 859.20	
Associated fraternities.....	972.92	37,229.84
Total disbursements.....		\$ 4,018,026.53
Balance		\$ 7,005,800.00

Ledger Assets.

Book value of real estate.....	\$ 112,474.00	
Book value of bonds (excluding interest).....	7,027,808.38	
Deposited in trust companies and banks on interest...	3,000.00	
Cash in association's office, \$16,268.41.....	448,470.27	
Organizers' balances.....	441.00	
Other ledger assets, viz.—		
Due from camps and others.....	13,606.41	
Total ledger assets.....		\$ 7,005,800.00

Non-Ledger Assets.

Interest due, \$25.00 and accrued, \$59,130.76 on bonds..	\$ 59,155.76	
Rents due.....	196.00	
Total interest and rents due and accrued.....		59,351.76
Market value of real estate over book value.....		47,526.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated...		550,000.00
All other assets:		
Inventory		63,470.22
Gross assets.....		\$ 8,325,238.04

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value....	\$ 34.87	
Other items, viz.—		
Inventory	63,470.22	63,505.09
Total admitted assets.....		\$ 8,325,232.95

Liabilities.

Death claims due and unpaid.....	\$ 3,508.26	
Death claims related, including 40 monuments at \$100	53,594.00	
Death claims reported not yet adjusted.....	304,125.00	
Total death claims.....		\$ 361,227.26
Old age and other benefits due and unpaid, \$116,250.00, less 4 per cent, \$16,649.82.....	\$ 16,649.82	99,600.18
Total unpaid claims.....		\$ 460,827.44
Advanced assessments.....		75,214.55

All other liabilities, viz.—

Unpaid monuments.....	\$ 148,500.00	
General relief fund (contributions).....	8,555.43	
Uniform rank.....	40.80	
Vondra heirs, \$100.00; Maddox heirs, \$29.33; Leitz heirs, \$500.00.....	629.33	
Head camp, N. V. and W.....	77.26	
Ritualistic prize fund.....	500.00	158,302.82
Total liabilities.....		\$ 694,344.81

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 267,508.64	\$ 5,388,859.71
Received during the year from assessments.....	4,844,054.74	622,019.48
Received during the year from interest and dividends.....	6,212.90	240,131.04
Totals.....	\$ 5,118,496.28	\$ 6,249,010.23
Transferred to other funds.....	1,000,000.00	
Balance.....	\$ 4,118,496.28	\$ 6,249,010.23
Received by transfers.....		1,000,000.00
Balance after transfers.....	\$ 4,118,496.28	\$ 7,249,010.23
Disbursed during the year.....	4,015,506.50	12,007.13
Balance on hand December 31, 1908.....	\$ 102,989.78	\$ 7,236,943.10

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 214,908.02	\$ 5,893,426.37
Received during the year from assessments.....	739,435.30	6,305,110.92
Received during the year from interest and dividends.....	2,364.10	248,708.04
Received during the year from all other sources.....	176,498.55	176,498.55
Totals.....	\$ 1,133,201.47	\$ 12,500,737.98
Transferred to other funds.....		1,000,000.00
Balance.....	\$ 1,133,201.47	\$ 11,500,737.98
Received by transfers.....		1,000,000.00
Balance after transfers.....	\$ 1,133,201.47	\$ 12,500,737.98
Disbursed during the year.....	807,274.29	4,894,847.02
Balance on hand December 31, 1908.....	\$ 265,927.18	\$ 7,605,890.96

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	380,169	\$389,107,400.00	10,411	\$ 14,787,100.00
Benefit certificates written during the year.....	95,749	118,948,000.00	1,866	2,325,100.00
Benefit certificates increased during the year.....		296,000.00		6,000.00
Totals.....	484,915	\$608,440,000.00	12,277	\$ 17,118,200.00
Deduct terminated or decreased during the year.....	45,650	56,090,500.00	1,317	1,007,700.00
Total benefit certificates in force December 31, 1908.....	439,265	\$602,349,500.00	10,960	\$ 15,510,500.00
Benefit certificates terminated by death during the year.....	2,908	4,348,400.00	90	132,300.00
Benefit certificates terminated by lapse during the year.....	22,594	26,623,400.00	650	767,300.00
Benefit certificates terminated during the year.....	20,068	25,118,700.00	577	708,300.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	309	\$ 541,988.51	9	\$ 16,700.00
Claims (face value) incurred during the year.....	2,968	4,348,400.00	99	132,300.00
Totals.....	3,267	\$ 4,890,388.51	99	\$ 148,000.00
Claims paid during the year.....	2,994	4,005,307.50	91	139,075.00
Balance.....	313	\$ 884,941.01	8	\$ 18,825.00
Saved by compromising or scaling down claims during the year.....	14	875,213.75	1	5,325.00
Claims unpaid December 31, 1908.....	299	\$ 509,727.26	7	\$ 13,500.00

Exhibit of Old Age and Other Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	72	\$ 76,950.00	15	\$ 15,000.00
Claims incurred during the year.....	43	58,800.00	5	7,500.00
Totals.....	115	\$ 135,750.00	20	\$ 22,500.00
Claims paid during the year.....		14,800.00		2,550.00
Balance.....	115	\$ 120,950.00	20	\$ 20,000.00
Saved by compromising or scaling down claims during the year.....	5	4,700.00	2	1,400.00
Claims unpaid December 31, 1908.....	110	\$ 116,250.00	18	\$ 18,600.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—7,926.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Head consul, the junior past head consul of head camps and one delegate from each state having 500 or more members except the state wherein the head consul resides, and also one delegate at large for each succeeding 500 members in excess of the first 5,000 or three-fourths fraction thereof.

What is the basis of said representation?

Answer—One delegate from each comp of 20 or more members and one additional delegate for each 100 members or three-fourths fraction thereof in excess of the first twenty.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May, 1907.

How many members of the governing body attended the last regular meeting?

Answer—107.

How many of same were delegates of subordinate branches?

Answer—94.

When and by whom are the officers and directors elected?

Answer—Quadrennially, by the sovereign camp.

What are the qualifications for membership?

Answer—An applicant must be a white male person of sound bodily health, exemplary habits and good moral character.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 52 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, children, adopted children, parents, brothers, sisters or other blood relatives, or to persons dependent upon the member.

How are the expenses of the governing body defrayed?

Answer—Per capita allowance by the sovereign camp to the head camps.

Are assessments graded on any table of mortality?

Answer—Considering our accumulative scaled certificate, rate averages approximate to National Fraternal Congress tables.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve assessments until the emergency is exhausted, then unlimited.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years of age.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$424,375.08; disability in mortuary; emergency or reserve, \$54,407.06; expense, \$65,288.47.

How many assessments were collected during the year?

Answer—12. Mortuary, \$4,851,771.99; disability in mortuary; emergency or reserve, \$622,019.48; expense, \$748,531.30.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Ten per cent of the assessment levied is reserved to pay death losses when twelve assessments per year are insufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 340; Arizona, 19; Arkansas, 583; Connecticut, 35; Delaware, 1; District of Columbia, 7; Florida, 193; Georgia, 234; Illinois, 110; Indiana, 83; Iowa, 182; Kansas, 91; Kentucky, 220; Louisiana, 380; Maryland, 13; Mexico, 5; Michigan, 82; Minnesota, 46; Mississippi, 697; Missouri, 365; Nebraska, 183; New Jersey, 38; New Mexico, 63; New York, 94; North Carolina, 233; North Dakota, 14; Ohio, 145; Oklahoma, 484; Pennsylvania, 147; Rhode Island, 5; South Carolina, 377; South Dakota, 16; Tennessee, 283; Texas, 1,947; Virginia, 90; West Virginia, 41; Wisconsin, 79; Canal Zone, Panama, 1. Total, 7,926.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$30,986,104.36; disability in mortuary.

Losses and claims paid from organization of association?

Answer—Death claims, \$27,320,393.83; disability claims, \$40,250.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Joseph C. Root, John T. Yates, Thos. W. Burchmore and John W. Barth.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA,

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated April, 1880.

Commenced business, May, 1877.

Date of admission into Iowa, 1879.

Home office, 606-610 Mercantile Bldg., St. Louis, Mo.

President, D. F. GAUDIN.

Vice President, H. F. CROGHAN.

Secretary, ANTHONY MATRE.

Treasurer, C. E. HANNAUER.

Actuary, ABB LANDIS.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 839,832.33

Income.

Gross amount of assessments paid by members, viz.—

For mortuary..... \$ 63,189.39

Gross amount of per capita tax, \$22,681.35..... 22,681.35

Medical examiner's fees actually received by the association, back..... 20.00

Total paid by members..... \$ 87,890.74

Interest on mortgage loans..... \$ 64.69

Interest on bonds..... 30,252.59

Interest from all other sources..... 3,434.79

Sale of lodge supplies..... 239.00

From all other sources:

Fines..... \$ 42.60

Benefit certificates..... 195.00

Cancelled warrants..... 4,186.59

Part payment on real estate mortgage..... 1,000.00

Total income..... \$ 715,282.82

Amount carried forward..... \$ 1,555,115.15

Disbursements.

Death claims..... \$ 616,125.33

Total benefits paid..... \$ 616,125.33

Salary of chief organizer..... 600.00

Salaries of officers and trustees..... 1,300.00

Other compensation of officers and trustees..... 8,799.92

Salaries and fees paid to supreme medical examiners..... 995.00

Salaries and fees paid to subordinate medical examiners..... 2,551.00

Traveling and other expenses of officers, trustees and committees..... 1,195.25

Insurance department fees..... 322.60

Rent, including \$1,360.00 for association's occupancy of its own buildings..... 1,360.00

Advertising, printing and stationery..... 633.39

Postage, express, telegraph and telephone..... 642.45

Lodge supplies..... 522.07

Official publication..... 2,262.50

Legal expense in litigating claims, \$355.30; other legal expenses, \$162.55..... 517.85

Loss on sale or maturity of ledger assets:

Bonds matured (loss)..... \$ 2,235.58

Interest due and paid on bonds purchased..... 1,251.23

All other disbursements:

Surety bonds..... \$ 645.00

Accountant..... 70.00

Official visits..... 80.22

Expenses of deputy organizers..... 1,024.42

Fraternal Congress and Federation fees..... 102.50

Premiums to branches for getting new members..... 2,797.00

Refund..... 8.00

Amount credited to interest on mortgage loans on last report which we intended on the account of principles is now included in item "Part payment on real estate mortgage," under Income in this report..... 425.00

Amount of mortgage loan on real estate as reported in 1907..... \$16,500.00

On this report as ledger assets..... 15,500.00

Difference..... 1,000.00

Total disbursements..... \$ 648,436.91

Balance..... \$ 906,678.24

Ledger Assets.

Mortgage loans on real estate, first liens..... \$ 15,500.00

Book value of bonds (excluding interest)..... 836,365.18

Deposited in trust companies and banks on interest..... 54,913.06

Total ledger assets..... \$ 906,678.24

IOWA INSURANCE REPORT

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 46.95	
Interest due, \$4,905.00 and accrued, \$6,764.86 on bonds.....	11,069.86	
Interest accrued on other assets.....	330.58	
Total interest and rents due and accrued.....		11,447.39
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$ 26,080.51	
All other assets:		
Due from branches for supplies.....	540.60	26,621.07
Gross assets.....	\$ 944,746.70	

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value.....		31,218.34
Total admitted assets.....	\$ 913,528.36	

Liabilities.

Death claims due and unpaid.....	\$ 17,201.02	
Death claims reported not yet adjusted.....	8,348.23	
Total death claims.....	\$ 25,549.25	
Total unpaid claims.....	\$ 25,549.25	
Total liabilities.....	\$ 25,549.25	

Exhibit of Funds.

Classification	Mortuary	Organiza- tion
Balance on hand December 31, 1907.....	\$ 828,937.00	\$ 7,300.56
Received during the year from assessments.....	653,183.39	
Received during the year from interest and dividends.....	33,751.89	
Received during the year from all other sources.....	5,173.09	13.50
Totals.....	\$ 1,521,045.97	\$ 7,314.06
Transferred to other funds.....		
Balance.....	\$ 1,521,045.97	\$ 7,314.06
Received by transfers.....		3,648.45
Balance after transfers.....	\$ 1,521,045.97	\$ 10,962.51
Disbursed during the year.....	621,037.14	9,075.21
Balance on hand December 31, 1908.....	\$ 900,008.83	\$ 1,887.30

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 3,594.17	\$ 839,832.33
Received during the year from assessments.....		653,183.39
Received during the year from interest and dividends.....		33,751.89
Received during the year from dues and per capita tax.....	22,661.35	22,661.35
Received during the year from all other sources.....	499.60	5,686.19
Totals.....	\$ 26,755.12	\$ 1,535,611.15
Transferred to other funds.....	\$ 3,648.45	3,648.45
Balance.....	\$ 23,106.67	\$ 1,551,466.20
Received by transfers.....		3,648.45
Balance after transfers.....	\$ 23,106.67	\$ 1,555,115.15
Disbursed during the year.....	18,324.56	648,439.91
Balance on hand December 31, 1908.....	\$ 4,782.11	\$ 906,675.24

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	19,020	\$ 23,707,830.85	143	\$ 148,587.06
Benefit certificates written during the year.....	1,320	908,750.00		
Benefit certificates increased during the year.....		7,000.00		
Totals.....	20,340	\$ 24,773,580.85	143	\$ 148,587.06
Deduct terminated or decreased during the year.....	1,444	1,538,113.22	39	26,656.58
Total benefit certificates in force December 31, 1908.....	18,896	\$ 23,185,467.63	104	\$ 121,930.48
Benefit certificates terminated by death during the year.....	412	607,774.60	6	10,297.70
Benefit certificates terminated by lapse during the year.....	1,032	980,338.62	33	16,358.88

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	32	\$ 33,800.06		
Claims (face value) incurred during the year.....	412	607,774.60	6	\$ 10,297.70
Totals.....	444	\$ 641,674.58	6	\$ 10,297.70
Claims paid during the year.....	418	616,125.33	6	10,297.70
Balance.....	26	\$ 25,549.25		
Saved by compromising or scaling down claims during the year.....				
Claims unpaid December 31, 1908.....		\$ 25,549.25		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—550.

How often are meetings of the subordinate branches required to be held?

Answer—Every month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Subordinate branches send delegates to state convention where supreme delegates for national convention are elected.

What is the basis of said representation?

Answer—One delegate from states having less than 500 members; 2 if more than 500.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1907.

How many members of the governing body attended the last regular meeting?

Answer—48.

How many of same were delegates of subordinate branches?

Answer—41.

When and by whom are the officers and directors elected?

Answer—By the supreme delegates at triennial convention.

What are the qualifications for membership?

Answer—Practical Roman Catholic; good moral character; sound bodily health.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-50.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, wife or husband, affianced wife or husband or a person dependent upon the insured.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax.

Are assessments graded on any table of mortality?

Answer—Graded.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At re-rating in 1904 members were assessed at attained ages, excepting such who took entry age option at reduced insurance—level rate.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—New members pay at entry age, level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12 assessments each year are levied; should that not suffice extras are called.

Are notices of the assessments and dues sent to the members?

Answer—Notices appear in the official organ.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$55,000.00; expense, 10 cents per month per member.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 10 cents per month per member.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Have only mortuary fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 9; Arkansas, 16; California, 10; Colorado, 6; Connecticut, 2; District of Columbia, 9; Florida, 2; Georgia, 6; Idaho, 4; Illinois, 45; Indiana, 60; Iowa, 7; Kansas, 5; Louisiana, 33; Maryland, 1; Massachusetts, 6; Michigan, 3; Minnesota, 6; Mississippi, 12; Missouri, 75; Montana, 3; Nebraska, 13; New Jersey, 1; New Mexico, 2; New York, 22; North Carolina, 1; Ohio, 56; Oklahoma, 1; Oregon, 4; Pennsylvania, 23; Rhode Island, 11; South Carolina, 4; South Dakota, 1; Tennessee, 13; Utah, 2; Virginia, 7; Washington, 2; West Virginia, 1; Wisconsin, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$16,016,020.51.

Losses and claims paid from organization of association?

Answer—Death claims, \$15,845,851.63.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Premiums are paid to members for procuring new members.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME COUNCIL OF THE ROYAL ARCANUM,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated November 5, 1877.

Commenced business June 23, 1877.

Date of admission into Iowa, August 12, 1878.

Home office, 407 Shawmut Ave., Boston, Mass.

Supreme Regent, ROBERT VAN SANDS. Supreme Vice Regent, CLOVIS H. BOWEN.
Supreme Secretary, ALFRED T. TURNER. Supreme Treasurer, E. A. SKINNER.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 4,944,733.15

Income.

Gross amount of assessments paid by members, viz.—

For mortuary..... \$ 8,390,331.93
Gross amount of annual dues 193,428.70

All other assessments, dues or fees:

Members at large, \$256.00; dues, \$6.44;
changes beneficiary cert's, \$3,171.50. \$ 3,433.94
Deduct payments returned to applicants,
beneficiary certificate fees..... 11.50 3,422.44

Total paid by members..... \$ 8,587,193.07

Interest on bonds, general fund, \$31.30;

emergency fund, \$150,133.92..... \$ 153,263.02

Interest from all other sources..... 32,261.23

Gross rent from association's property,
including \$5,330.51 for association's
occupancy of its own buildings..... 5,330.51 100,854.76

Sale of lodge supplies..... 3,585.37

Official publication..... 480.47

From all other sources:

Fines \$ 671.90
Dispensations 73.00
Sale of old material and discount on bill
Refund on pay roll..... 20.00
Refund on affidavit..... 3.00
Refund on collection of checks and pro-
test fees..... 6.00

SUPREME COUNCIL OF THE ROYAL ARCANUM

Refund on express charges and lost
goods 2.95
Refund on postage..... .12
Refund on telephone..... 5.57
Sale of typewriter..... 50.00
Refund on death claim No. 14475..... 150.00
Return of amount paid on claim No.
41464 1,500.00 2,349.53

Total income..... \$ 8,754,963.22

Amount carried forward..... \$ 13,729,330.37

Disbursements.

Death claims..... \$ 7,686,748.90

Total benefits paid..... \$ 7,686,748.90

Salaries of deputies and organizers..... 24,819.78
Salaries of officers and trustees..... 27,000.00
Other compensation of officers and trustees..... 4,608.66
Salaries and other compensation of committees..... 4,330.00
Salaries of office employees..... 31,009.10
Other compensation of office employees, extra clerical
help 1,408.19
Traveling and other expenses of officers, trustees and
committees, official visits..... 2,626.00
Insurance department fees..... 597.40
Rent, including \$5,330.51 for association's occupancy
of its own buildings..... 5,330.51
Advertising, printing and stationery..... 8,406.14
Postage, express, telegraph and telephone..... 5,684.91
Lodge supplies..... 485.25
Official publication..... 17,072.53
Expense of supreme lodge meeting..... 22,066.37
Legal expense..... 5,976.31
Furniture and fixtures..... 262.65
Taxes, repairs and other expenses on real estate..... 5,330.51Loss on sale or maturity of ledger assets:
Depreciation of real estate to assessed value..... 6,170.97

All other disbursements:

Accrued interest paid on bonds pur-
chased \$ 7,095.24
Commonwealth of Massachusetts, cus-
tody of securities..... 1,848.18
Bonding supreme council officers..... 337.50
Sundries from contingent fund of su-
preme regent 134.90
Investigation of death claims..... 2,002.94
Fraternal Congress..... 976.89
General office expenses of supreme re-
gent 760.88
General office expenses of supreme sec-
retary 2,232.37
General office expenses of supreme treas-
urer 640.85
General office expenses of supreme au-
ditor 19.31
General office expenses of supreme legal
adviser 369.47

General office expenses of supreme medical examiner in chief.....	468.31	
Sundries from contingent fund of executive committee.....	2,068.14	
Printing plant.....	189.38	19,144.36
Total disbursements.....		\$ 7,900,366.63
Balance		\$ 5,829,002.74

Ledger Assets.

Book value of real estate, unincumbered.....	\$ 45,000.00	
Book value of bonds (excluding interest).....	4,940,420.21	
Deposited in trust companies and banks on interest.....	832,082.53	
Other ledger assets, viz.—		
Deposit with treasurer of Quebec.....	\$ 5,000.00	
Supreme secretary's contingent fund.....	3,500.00	
Supreme treasurer's contingent fund.....	3,000.00	11,500.00
Total ledger assets.....		\$ 5,829,002.74

Non-Ledger Assets.

Interest accrued on bonds.....	\$ 68,401.16	
Interest due, \$2,279.34 on other assets, bank balances.....	2,279.34	
Total interest and rents due and accrued.....		70,680.50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		690,230.70
All other assets:		
Supreme council dues collected but not yet turned over to supreme lodge.....		95,928.20
Due from councils, \$301.66; from grand councils, \$109.15.....	\$ 410.81	
Printing plant.....	9,686.54	
Stock and supplies for sale.....	3,008.99	
Office furniture.....	4,024.03	18,415.37
Gross assets.....		\$ 6,704,237.51

Deduct Assets Not Admitted.

Bills receivable.....	\$ 410.81	
Book value of bonds and stocks over market value.....	190,907.71	
Other items, viz.—		
Printing plant.....	9,686.54	
Stock and supplies for sale.....	3,008.99	
Office furniture.....	4,024.03	179,388.68
Total admitted assets.....		\$ 6,524,874.43

Liabilities.

Death claims adjusted, not yet due.....	\$ 95,596.26	
Death claims resisted.....	18,900.00	
Death claims reported not yet adjusted.....	589,700.75	
Additional resisted claims in Class E.....	29,000.00	
Total death claims.....		\$ 723,359.01
Total unpaid claims.....		\$ 723,359.01
All other liabilities, viz.—		
Salaries, rent, commissions, etc., due or accrued.....		1,206.70
Balances due subordinate councils.....		229.27
Total liabilities.....		\$ 724,855.04

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 756,574.84	\$ 4,000,100.98
Received during the year from assessments.....	8,330,331.93	
Received during the year from interest and dividends.....	28,075.95	151,805.24
Received during the year from all other sources.....	1,650.00	
Totals.....	\$ 9,176,032.72	\$ 4,151,906.22
Transferred to other funds.....	850,000.00	
Balance.....	\$ 8,326,032.72	\$ 4,151,906.22
Received by transfers.....		850,000.00
Balance after transfers.....	\$ 8,326,032.72	\$ 5,001,906.22
Disbursed during the year.....	7,686,748.00	7,005.24
Balance on hand December 31, 1908.....	\$ 639,284.72	\$ 4,994,810.98

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 188,057.33	\$ 4,944,733.15
Received during the year from assessments.....		8,330,331.93
Received during the year from interest and dividends.....	5,648.06	185,324.25
Received during the year from dues and per capita tax.....	198,428.70	198,428.70
Received during the year from all other sources.....	18,728.84	15,568.34
Totals.....	\$ 400,857.43	\$ 13,729,396.37
Transferred to other funds.....		850,000.00
Balance.....	\$ 400,857.43	\$ 12,879,396.37
Received by transfers.....		850,000.00
Balance after transfers.....	\$ 400,857.43	\$ 13,729,396.37
Disbursed during the year.....	206,540.49	7,900,393.63
Balance on hand December 31, 1908.....	\$ 194,397.94	\$ 5,829,002.74

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	240,430	\$504,943,547.67	1,398	\$ 2,843,509.75
Benefit certificates written during the year	13,282	17,500,500.00	158	263,000.00
Benefit certificates increased during the year		1,380,000.00		17,000.00
Totals	253,712	\$524,130,047.67	1,556	\$ 3,123,509.75
Deduct terminated or decreased during the year	13,461	27,111,706.45	148	329,508.73
Total benefit certificates in force December 31, 1908	240,251	\$497,018,341.22	1,408	\$ 2,794,000.00
Benefit certificates terminated by death during the year	3,210	7,612,272.70	19	48,049.37
Benefit certificates terminated by lapse during the year	10,251	18,814,009.79	130	277,272.63
Benefit certificates terminated by reduction during the year		685,333.95		4,181.73

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement including 10 in Class E	845	\$ 834,596.58	4	\$ 8,000.00
Claims (face value) incurred during the year includes \$1,500 paid last year and retired	3,210	7,612,272.70	19	48,049.37
Totals	3,555	\$ 8,448,309.08	23	\$ 56,049.37
Claims paid during the year; 3,240 and 1 repaid	3,240	7,686,748.90	20	52,049.37
Balance	315	\$ 766,630.18		
Deduct claims in Class E	10	50,000.00		
Balance	305	\$ 725,630.18	3	\$ 4,000.00
Saved by compromising or scaling down claims during the year includes one abandoned	1	41,261.17	1	1,000.00
Claims unpaid December 31, 1908	304	\$ 694,359.01	2	\$ 3,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?
 Answer—Yes.
 If so, how many subordinate lodges or branches are there?
 Answer—1,979.
 How often are meetings of the subordinate branches required to be held?
 Answer—At least twice each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected to the grand body, thence by representatives to the supreme body.

What is the basis of said representation?

Answer—Numerical strength. See sections 9, 10, 139, 191, constitution and laws.

How often are regular meetings of the governing body held?

Answer—Annually.

When was the last regular meeting of the governing body held?

Answer—May 20-28, 1908.

How many members of the governing body attended the last regular meeting?

Answer—116.

How many of same were delegates of subordinate branches?

Answer—79.

When and by whom are the officers and directors elected?

Answer—At each annual session by the entire supreme body.

What are the qualifications for membership?

Answer—White male, between the ages of 21 and 55, physically sound and socially acceptable.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—21 and 54.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$1,000.00, \$3,000.00. Existing members may reduce to \$500.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wives, children, grandchildren, parents, brothers, sisters, grandparents, nieces, nephews, cousins, uncles, aunts, affianced wives and actual dependents.

How are the expenses of the governing body defrayed?

Answer—By supreme council dues of 80c per year from members under grand councils and \$1.00 per year from members under supreme council jurisdiction.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Royal Arcanum mortality table. Levied on age attained October 1, 1905, upon members then existing. Since then on age at entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Members have option of a level rate for life or a level rate to age 65.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—May collect as many as required. Rates are based on an expectancy of 12.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$687,000.00.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created from surplus of 12 regular assessments to provide for excessive mortality rate. May be used by two-thirds vote of the supreme council or by seven-tenths vote of the executive committee.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, at annual session in May, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes; revised edition accompanies this report.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Massachusetts, 159; Ohio, 138; Michigan, 72; Wisconsin, 44; Illinois, 110; Indiana, 43; New York, 316; Pennsylvania, 263; Maryland, 48; Virginia, 61; Georgia, 66; Tennessee, 41; Missouri, 50; Ontario, 47; New Jersey, 119; Connecticut, 37; Rhode Island, 20; North Carolina, 45; Minnesota, 45; Iowa, 18; District of Columbia, 9; Nebraska, 16; California, 26; Kentucky, 19; Quebec, 21; Washington, 11; Colorado, 12; Maritime Provinces, 22; Maine, 26; New Hampshire, 14; Arkansas, 11; British Columbia, 2; Delaware, 2; Idaho, 1; Kansas, 11; Manitoba, 2; Montana, 2; North Dakota, 3; Oklahoma, 3; Oregon, 4; Utah, 2; Vermont, 8; West Virginia, 11. Total, 1,980.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$16,665,627.30.

Losses and claims paid from organization of association?

Answer—Death claims, \$121,856,989.14.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, building up weak and inactive councils.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary and chief clerk.

ANNUAL STATEMENT.

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME COUNCIL INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated July, 1881; May, 1889.

Home office, Bay and Richmond Streets, Toronto, Ont.

President, E. G. STEVENSON.

Vice-President, J. D. CLARK.

Secretary, R. MATHISON.

Treasurer, T. LAWLESS.

Actuary, SIDNEY PIFE, A. I. A.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 11,506,931.52

Income.

Gross amount of assessments paid by members, viz.:
For mortuary..... \$3,462,800.26
For sick and funeral..... 317,512.56 \$ 3,780,312.82

Gross amount assessments for expenses..... 287,380.14
Gross amount of membership fees actually received
by the association..... 1,130.84

All other assessments, dues or fees:
Changes of policy..... 2,032.85
Charter fees..... 1,019.16

Total paid by members..... \$ 4,072,784.82

Interest on mortgage loans..... \$ 245,834.34
Interest on debentures..... 27,244.72
Interest on bonds..... 66,240.52
Dividends on stocks..... 193,103.98
Interest from all other sources..... 3,421.05 535,844.61

Net rent..... 7,301.50

From all other sources:

Sundry refunds.....	\$ 2,152.10	
Refunds, fire insurance.....	561.57	
Refunds, temporary loans.....	1,725.56	
Redep. checks, etc.....	3,671.72	8,110.95
Total income.....		4,024,041.88
Amount carried forward.....		\$ 16,130,976.40

Disbursements.

Death claims.....	\$2,199,956.79
Permanent disability claims.....	140,587.12
Sick and accident claims.....	256,482.89
Old age benefits.....	104,779.49
Other benefits.....	2,100.00
Funeral claims.....	18,751.47

Total benefits paid..... \$ 2,722,657.76

Commissions and fees paid to deputies or organizers.....	32,324.63
Salaries of deputies and organizers.....	114,270.40
Expenses, M. and S. & F.....	109,430.70
Salaries of officers and trustees.....	30,599.71
Salaries of office employees.....	95,613.92
Traveling and other expenses of officers, trustees and committees.....	3,945.07
Insurance department fees.....	856.90
Rent.....	9,241.00
Advertising, printing and stationery.....	3,453.16
Postage, express, telegraph and telephone.....	6,714.94
Official publication.....	23,166.04
Expense of supreme lodge meeting.....	32,027.87
Legal expense in litigating claims and other legal expenses.....	15,002.18
Furniture and fixtures.....	438.80
Taxes, repairs and other expenses on investments.....	5,544.21

All other disbursements:

Executive expenses.....	\$ 1,499.15	
Friendly Societies.....	1,595.92	
Legislative expenses.....	2,723.76	
Office expenses.....	7,194.29	
General expenses.....	6,034.33	
Bonds on officers.....	311.00	
Donations.....	1,302.55	
Expenses re change of rates.....	1,086.90	
Loans to H. Courts.....	750.00	22,497.95

Total disbursements..... 3,228,385.21

Balance \$ 12,002,591.16

Ledger Assets.

Book value of real estate.....	\$ 853,412.71
I. O. F. funds invested by Union Trust Co.....	3,467,383.04
Mortgage loans on real estate.....	2,463,002.73
Book value of bonds, \$1,598,608.23; stocks, \$2,111,759.18; debentures, \$673,409.97.....	4,383,777.38
Deposited in trust companies and banks on interest.....	226,153.74
Other ledger assets, viz.: Stocks, bonds and other securities held in trust by Union Trust Co., etc.....	1,500,000.00
Total ledger assets.....	\$ 12,897,419.50

Non-Ledger Assets.

Interest due, \$6,396.59 and accrued, \$36,158.88 on mortgages.....	\$ 42,555.47
Interest accrued on bonds.....	16,636.39
Rents due, \$540.80 and accrued, \$266.43.....	807.23
Total interest and rents due and accrued.....	59,000.00
Market value of bonds and stocks over book value. Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	22,286.70
All other assets: Temporary advances, fire insurance.....	651.30
Temporary advances, investments.....	1,102.98
Furniture and fixtures.....	28,972.22
Temporary loans to High Courts.....	750.00
Gross assets.....	\$ 13,015,182.93

Deduct Assets Not Admitted.

Furniture and fixtures.....	28,972.22
Total admitted assets.....	\$ 12,986,210.71

Liabilities.

Death claims due and unpaid.....	\$ 5,321.47
Death claims resisted.....	26,416.66
Death claims resisted, not in suit.....	43,946.66
Death claims reported not yet adjusted.....	116,429.99
Total death claims.....	\$ 192,114.78
Permanent disability claims, adjusted, not yet due	4,760.77
Permanent disability claims reported and not yet adjusted.....	10,500.00
Total permanent disability claims.....	15,260.77
Sick and accident claims due and unpaid.....	\$ 2,013.14
Funeral claims resisted.....	50.00
Funeral claims resisted, not in suit.....	400.00

IOWA INSURANCE REPORT

Sick and accident claims resisted.....	2,208.84	
Funeral claims unadjusted.....	1,608.89	
Sick and accident claims reported but not adjusted.....	4,227.79	10,548.66
Old age benefits due and unpaid.....		100.00
Old age and other benefits due and unpaid.....		533,114.00
Total unpaid claims.....	\$ 771,228.21	
Advanced assessments.....		5,415.70
All other liabilities, viz:		
Accounts unpaid December 31, 1908.....	3,729.64	
Contingent liabilities.....	780,373.61	
247 Notices of total and permanent disability.....	\$ 146,915.29	
Total liabilities.....	\$ 927,286.50	

Exhibit of Funds.

Classification	Mortuary	S. & F.
Balance on hand December 31, 1907.....	\$ 11,279,069.01	\$ 115,716.73
Received during the year from assessments.....	8,458,790.65	316,591.82
Received during the year from interest and dividends.....	542,844.27	215.11
Received during the year from dues and per capita tax.....	6,071.23	500.58
Received during the year from all other sources.....		
Totals.....	\$ 15,287,265.16	\$ 434,024.24
Disbursed during the year.....	2,630,324.79	317,562.54
Balance on hand December 31, 1908.....	\$ 12,569,940.37	\$ 116,071.70

Classification	Expenses	Totals
Balance on hand December 31, 1907.....	\$ 11,158.78	\$ 11,506,934.52
Received during the year from assessments.....	173,129.96	3,945,522.45
Received during the year from interest and dividends.....	86.73	543,146.11
Received during the year from dues and per capita tax.....	287,389.14	287,389.14
Received during the year from all other sources.....	5,880.79	12,938.60
Totals.....	\$ 477,555.40	\$ 16,238,944.80
Disbursed during the year.....	453,247.87	3,401,585.30
Balance on hand December 31, 1908.....	\$ 24,407.53	\$ 12,837,419.00

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	307,287	\$264,900,142.00	910	\$ 11,131,750.00
Benefit certificates written during the year.....	18,624	14,981,148.00	166	126,750.00
Benefit certificates increased during the year.....		150,529.00		
Totals.....	275,801	\$280,103,819.00	1,076	\$ 11,258,500.00
Deduct terminated or decreased during the year.....	35,175	31,075,935.00	137	131,959.00
Total benefit certificates in force December 31, 1908.....	239,716	\$246,027,884.00	939	\$ 11,126,541.00
Benefit certificates terminated by death during the year.....	2,051	2,290,466.00	9	10,500.00
Benefit certificates terminated by lapse during the year.....	34,002	31,537,569.00	128	119,459.00
Benefit certificates terminated during the year.....	1	247,000.00		2,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	204	\$ 208,295.31		
Claims (face value) incurred during the year.....	2,074	2,282,477.68	9	\$ 10,509.00
Totals.....	2,278	2,490,772.99	9	\$ 10,509.00
Claims paid during the year.....	2,090	2,159,686.53	8	9,255.05
Balance.....	182	\$ 290,836.46	1	\$ 1,251.95
Saved by compromising or scaling down claims during the year.....		98,721.68		251.95
Claims unpaid December 31, 1908.....	182	\$ 102,114.78	1	\$ 1,000.00

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	29	\$ 19,810.00		
Claims (face value) incurred during the year	228	141,806.57	2	\$ 2,000.00
Totals	257	\$ 161,616.57	2	\$ 2,000.00
Claims paid during the year	238	140,687.12	2	2,000.00
Balance	19	21,029.45		
Saved by compromising or scaling down claims during the year		10,529.45		
Claims unpaid December 31, 1908	19	\$ 10,500.00		

Exhibit of Sick and Funeral Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	456	\$ 10,749.68		
Claims incurred during the year	12,689	267,133.54	1	\$ 48.86
Totals	13,145	\$ 285,883.02	1	\$ 48.86
Claims paid during the year	12,747	275,234.36	1	48.86
Claims unpaid December 31, 1908	398	\$ 10,648.06		

Exhibit of Old Age and Other Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement	29	\$ 3,850.00
Claims incurred during the year	738	103,129.49
Totals	767	\$ 106,979.49
Claims paid during the year	706	106,879.49
Balance	1	\$ 100.00
Saved by compromising or scaling down claims during the year		
Claims unpaid December 31, 1908	1	\$ 100.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4,340.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, bi-weekly, monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect representatives to high court who in turn elect to supreme court.

What is the basis of said representation?

Answer—From subordinate to high, 1-25; from high to supreme, 165 to 175.

How often are regular meetings of the governing body held?

Answer—Every three years.

When was the last regular meeting of the governing body held?

Answer—June, 1908.

How many members of governing body attended the last regular meeting?

Answer—206.

How many of same were delegates of subordinate branches?

Answer—178.

When and by whom are the officers and directors elected?

Answer—At triennial session of supreme court by the representatives thereto from high courts.

What are the qualifications for membership?

Answer—Sound health, good character and belief in God.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 54 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 to \$5,000.00.

Is a medical examiner required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, relatives, fiances or dependants of member. Himself where laws of country will permit.

How are the expenses of the governing body defrayed?

Answer—By 5 per cent of assessments, fees; extension tax, 10 per cent.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Combined experience tables and 30 American offices "Meech" tables; premiums paid on age at entrance.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premiums.

Have the liabilities of the association under its certificates in force December 31st last been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments become due and are collected for every month.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—Constitution specifies when payable and for what purpose same can be used.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses? If so, what amount and for what purpose?

Answer—5 per cent applied to payment of expenses.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By monthly premiums, accumulated funds and power to levy extra assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No annuity contracts; issue installment whole life contract.

What is the amount of one full assessment?

Answer—Mortuary, \$340,095.63; S. & F., \$24,357.52; expense, \$22,976.92.

How many assessments were collected during the year?

Answer—Mortuary, \$3,462,800.36; S. & F., \$317,512.56; expense, \$287,389.14.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—After payment of current claims to pay claims as they arise.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; in June, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Arizona, 10; California, 181; Colorado, 6; Connecticut, 45; District of Columbia, 1; Florida, 2; Georgia, 2; Hawaii Island, 1; Idaho, 1; Illinois, 176; Indiana, 62; Iowa, 30; Kansas, 3; Kentucky, 3; Maine, 119; Maryland, 18; Massachusetts, 1; Michigan, 354; Minnesota, 102; Missouri, 22; Montana, 11; Nebraska, 10; New Jersey, 108; New York, 468; North Carolina, 4; North Dakota, 54; Ohio, 185; Oregon, 4; Pennsylvania, 69; Rhode Island, 21; South Dakota, 3; Tennessee, 2; Texas, 4; Utah, 1; Vermont, 64; Washington, 24; Wisconsin, 97; West Virginia, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$36,120,676.64; S. & F., \$3,480,090.54.

Losses and claims paid from organization of association?

Answer—Death claims, \$23,440,446.52; S. & F. claims, \$2,942,411.47.

What officials and heads of departments of the association supervised the making of this report?

Answer—C. A. Stone, accountant.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME COUNCIL OF THE WESTERN CATHOLIC UNION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated Dec. 21, 1877.

Commenced business December, 1877.

Date of admission into Iowa, June, 1906.

Home office, 214½ N. Sixth Ave., Quincy, Ill.

President, F. WM. HECKENCAMP, JR.
Secretary, JOHN SCHAUF.

Vice President, NICHOLAS J. HORN.
Treasurer, HERMAN F. JOEKENS.

Balance from Previous Year.

Less error last report.....	185,400.80	
Ledger assets December 31st of previous year.....	2,530.00	\$ 182,900.80

Income.

Gross amount of assessments paid by members, viz.—		
For mortuary.....	\$ 817.56	
For reserve.....	1,779.70	\$ 2,597.26
Gross amount of per capita tax, \$795.01; annual dues, \$140,865.68; assessments for expenses, \$571.92.....		149,391.61
Total paid by members.....	\$	151,988.87
Less returned to applicants.....		16.21
		151,972.63
Gross rent.....		6,718.22
Total income.....		158,690.85
Amount carried forward.....		\$ 341,681.65

Disbursements.

Death claims.....	\$ 137,602.49
Total benefits paid.....	\$ 137,602.49
Salaries of deputies and organizers.....	900.00
Salaries of officers and trustees.....	2,456.00
Other compensation of officers and trustees.....	294.06
Salaries of office employees.....	310.50
Traveling and other expenses of officers, trustees and committees.....	1,815.67

Insurance department fees.....	60.00	
Rent	272.85	
Advertising, printing and stationery.....	523.15	
Postage, express, telegraph and telephone.....	204.74	
Lodge supplies.....	120.20	
Official publication.....	856.20	
Expense of supreme lodge meeting.....	2,759.91	
Legal expense in litigating claims.....	2.58	
Taxes, repairs and other expenses on real estate, insurance on furniture.....	2.86	148,435.72
All other disbursements:		
Rent of safety vault.....	\$ 5.00	
Premiums on mortgage loans.....	1,571.56	
Bonding supreme officers.....	303.00	
Dues to Catholic Federation.....	10.00	
Heat and light.....	52.87	1,942.43
Total disbursements.....		\$ 150,378.15
Balance		\$ 191,303.50
Ledger Assets.		
Mortgage loans on real estate, first liens.....	\$ 142,430.00	
Book value of bonds (excluding interest).....	5,000.00	
Deposited in trust companies and banks on interest.....	43,829.37	
Cash in association's office.....	44.13	
Total ledger assets.....		\$ 191,303.50
Non-Ledger Assets.		
Interest due, \$87.50 and accrued, \$3,529.31 on mortgages	\$ 3,616.81	
Interest accrued on bonds.....	104.58	
Total interest and rents due and accrued.....		\$ 3,721.39
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		\$ 9,521.04
Gross assets.....		\$ 201,545.93
Total admitted assets.....		\$ 204,545.93
Liabilities.		
Death claims due and unpaid.....	\$ 3,000.00	
Death claims adjusted, not yet due.....	2,000.00	
Death claims reported not yet adjusted.....	2,000.00	
Total death claims.....		\$ 7,000.00
Salaries, rents, expenses, commissions, etc., due or accrued	63.50	
Total liabilities.....		\$ 7,063.50

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 38,451.10	\$ 147,025.42
Received during the year from assessments.....	141,067.00	1,779.70
Received during the year from interest and dividends.....		6,718.52
Totals	\$ 180,118.10	
Transferred to other funds.....	11,347.36	
Balance	\$ 168,770.74	
Received by transfers		\$ 8,778.24
Balance after transfers		
Disbursed during the year	\$ 137,002.49	
Balance on hand December 31, 1908	\$ 31,168.25	\$ 164,301.58

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 14.28	\$ 185,490.80
Received during the year from assessments.....	8,325.33	24,472.63
Received during the year from interest and dividends.....	8,540.30	15,358.42
Received during the year from dues and per capita tax.....	2,500.00	2,500.00
Totals	\$ 6,090.21	\$ 186,158.31
Transferred to other funds.....		11,347.36
Balance		\$ 168,770.74
Received by transfers	\$ 2,569.12	11,347.36
Balance after transfers		
Disbursed during the year	\$ 8,609.33	8,609.33
Balance on hand December 31, 1908	\$ 4,166.33	141,738.82
Balance on hand December 31, 1908	\$ 12,775.68	\$ 208,245.49

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	7,508	\$ 9,420,500.00	19	\$ 10,700.00
Benefit certificates written during the year	1,053	1,129,500.00	53	64,750.00
Benefit certificates increased during the year				
Totals	8,560	\$ 10,550,000.00	72	\$ 75,450.00
Deduct terminated or decreased during the year	572	508,000.00	11	11,000.00
Total benefit certificates in force December 31, 1908	8,078	\$ 9,954,000.00	61	\$ 64,450.00
Benefit certificates terminated by death during the year	84	127,500.00		
Benefit certificates terminated by lapse during the year	486	161,500.00	11	11,000.00

Exhibit of Death Claims.

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	11	\$ 16,500.00
Claims (face value) incurred during the year.....	84	131,500.00
Totals.....	95	\$ 148,000.00
Claims paid during the year.....	90	139,602.49
Balance.....	5	\$ 8,397.51
Saved by compromising or scaling down claims during the year.....		1,397.51
Claims unpaid December 31, 1908.....	5	\$ 7,000.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One representative from each branch, and one additional for each 50 members or major fraction thereof.

What is the basis of said representation?

Answer—As above.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—October 21 and 22, 1908.

How many members of the governing body attended the last regular meeting?

Answer—198.

How many of same were delegates of subordinate branches?

Answer—All with the exception of the supreme officers.

When and by whom are the officers and directors elected?

Answer—By the delegates at the convention.

What are the qualifications for membership?

Answer—Practical Catholic, white male, between 16 and 50 years of age, and must furnish a good health certificate.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 and 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relatives, affianced wife, persons depending upon, and if no wife or children, then to charitable institutions.

How are the expenses of the governing body defrayed?

Answer—By expense fund.

Are assessments graded on any table of mortality?

Answer—Partly on National Fraternal Congress table.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—New members at attained age; old members at age in 1890. Members since at age of admission.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level rate.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum more, if needed.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Part of mortuary.

If so, what amount and for what purpose?

Answer—40 per cent of surplus mortuary.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By assessment on the members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$11,737.10; emergency or reserve, \$148.33; expense, \$4,262.50.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Yes. For emergencies by monthly payments of members, interest receipts and a per cent of surplus mortuary.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes. October 21 and 22, 1908, at convention.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 86; Missouri, 20; Iowa, 1; Kansas, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$1,159,870.07.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,445,691.66.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Secretary, treasurer, and treasurer of supreme trustees.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME FOREST WOODMEN CIRCLE,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated September 5, 1895.

Commenced business September 5, 1895.

Date of admission into Iowa, March 28, 1899.

Home office, Fifteenth and Howard Sts., Omaha, Neb.

President, EMMA B. MANCHESTER.
Secretary, ANNA McDONAGH.

Vice President, LULU A. MACKWELL.
Treasurer, IDA M. KELLY.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 673,299.16

Income.

Gross amount of assessments paid by members, viz.—		
For mortuary.....	\$ 443,278.74	
For reserve.....	49,253.16	\$ 492,531.90
Gross amount of per capita tax.....		94,757.05
Gross amount of membership fees actually received by the association.....		7,006.04
Total paid by members.....		\$ 594,294.99
Interest on mortgage loans.....	\$ 2,000.00	
Interest on bonds.....	34,168.25	
Interest from all other sources, daily bank balance.....	1,608.34	37,776.59
Sale of lodge supplies.....		2,226.95
Official publication, for advertising.....		756.75
From all other sources:		
Bonds.....	\$ 2,297.79	
Miscellaneous.....	394.91	2,692.70
Total income.....		\$ 637,847.98
Amount carried forward.....		\$ 1,311,147.14

Disbursements.

Death claims, including monument and funeral benefit.....	\$ 255,495.89
Other benefits:	
Assessments returned to applicants.....	63.57
Total benefits paid.....	\$ 255,559.46
Commissions and fees paid to deputies or organizers.....	33,769.80
Salaries of deputies and organizers.....	3,529.46
Salaries of officers and trustees.....	7,150.00
Salaries of office employees.....	13,902.79
Salaries and fees paid to supreme medical examiners.....	9,512.50
Traveling and other expenses of officers, trustees and committees.....	1,236.79
Insurance department fees.....	1,081.44
Rent.....	2,037.00
Advertising, printing and stationery.....	11,902.80
Postage, express, telegraph and telephone.....	4,724.34
Lodge supplies.....	5,231.06
Official publication.....	9,907.37
Legal expense in litigating claims, \$127.50; other legal expenses, \$3,426.50.....	3,548.30
Furniture and fixtures.....	439.43
Taxes, repairs and other expenses on real estate.....	61.56
All other disbursements:	
Expenses executive council meetings.....	\$ 2,852.60
Bond of local and supreme officers.....	1,637.50
Accrued interest advances on securities purchased.....	3,272.42
Miscellaneous.....	2,826.16
	10,088.68

Total disbursements.....	\$ 372,815.87
Balance.....	\$ 938,331.27

Ledger Assets.

Mortgage loans on real estate, first liens.....	\$ 50,000.00
Book value of bonds (excluding interest).....	795,321.40
Cash in association's office, \$879.16; deposited in banks (not on interest), \$92,130.71.....	93,009.87

Total ledger assets.....	\$ 938,331.27
--------------------------	---------------

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 1,235.55
Interest accrued on bonds.....	6,107.49
Interest accrued on daily bank balance.....	212.92
Total interest and rents due and accrued.....	7,635.96
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated.....	50,500.00
Gross assets.....	\$ 1,092,467.23

Deduct Assets Not Admitted.

Book value of bonds over market value.....	855.18
Total admitted assets.....	\$ 1,001,612.05

Liabilities.

Death claims due and unpaid.....	\$ 533.33
Death claims reported not yet adjusted, including monument and funeral benefits.....	48,999.95
Total unpaid claims.....	\$ 49,533.28
Total liabilities.....	\$ 49,533.28

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 427,219.95	\$ 224,829.12
Received during the year from assessments.....	443,278.74	49,253.16
Received during the year from interest and dividends.....	7,163.55	39,293.08
Totals.....	\$ 877,662.24	\$ 304,374.36
Transferred to other funds.....	544,219.46	
Balance.....	\$ 333,442.78	
Received by transfers.....		\$ 544,219.46
Balance after transfers.....		\$ 848,503.82
Disbursed during the year.....	255,559.46	3,272.42
Balance on hand December 31, 1908.....	\$ 77,913.32	\$ 845,231.40

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 21,221.09	\$ 673,299.16
Received during the year from assessments.....		499,531.90
Received during the year from interest and dividends.....	319.96	37,779.59
Received during the year from dues and per capita tax.....	94,737.06	94,737.06
Received during the year from all other sources.....	12,752.44	12,752.44
Totals.....	\$ 129,080.51	\$ 1,311,147.14
Disbursed during the year.....	113,963.59	372,515.37
Balance on hand December 31, 1908.....	\$ 15,096.55	\$ 938,331.27

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	48,771	\$ 43,453,600.00	1,616	\$ 1,208,000.00
Benefit certificates written during the year.....	19,243	16,581,800.00	577	410,700.00
Benefit certificates increased during the year.....				
Totals.....	68,014	\$ 60,035,400.00	2,223	\$ 1,679,300.00
Deduct terminated or decreased during the year.....	8,807	6,578,300.00	371	227,100.00
Total benefit certificates in force December 31, 1908.....	59,147	\$ 53,457,100.00	1,852	\$ 1,452,200.00
Benefit certificates terminated by death during the year.....	370	351,400.00	6	3,900.00
Benefit certificates terminated by lapse during the year.....	8,437	6,223,900.00	365	223,200.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	30	\$ 14,416.61		
Claims (face value) incurred during the year.....	370	345,400.00	6	\$ 3,900.00
Totals.....	400	\$ 369,816.61	6	\$ 3,900.00
Claims paid during the year.....	354	255,195.80	6	3,090.00
Balance.....	46	\$ 113,820.72		\$ 300.00
Saved by compromising or settling down claims during the year.....		63,787.44		
Claims unpaid December 31, 1908.....	46	\$ 49,533.28		\$ 300.00

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,788.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect delegates to state conventions and the latter elect delegates to the supreme forest.

What is the basis of said representation?

Answer—One delegate for 500 members in each state and one additional delegate for each 3,000 members in excess of the first 3,000 members.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—In May, 1907.

How many members of the governing body attended the last regular meeting?

Answer—34.

How many of same were delegates of subordinate branches?

Answer—20.

When and by whom are the officers and directors elected?

Answer—By the supreme forest every four years.

What are the qualifications for membership?

Answer—White persons of good moral habits and good physical condition are eligible.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-52.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$100.00 to \$2,000.00, and in addition to certificate of \$500.00 or more a \$100.00 monument for females and \$100.00 funeral benefit for males.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Husband, wife, dependent or blood relation.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of 15c per month.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Level premium at age of entry.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—At least one per month, extras as needed for claims.

Are notices of the assessments and dues sent to the members?

Answer—Not required by our laws, but notice is contained in official organ which is sent to the members each month.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$42,300.00; emergency or reserve, \$4,700.00; expense, \$9,500.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Ten per cent of each beneficiary assessment and surplus in benefit fund in excess of sum required to pay claims, and surplus in general fund March and September 1 in excess of \$10,000.00. Used when 12 assessments are not sufficient to pay claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 34; Connecticut, 6; Georgia, 10; Iowa, 53; Louisiana, 89; Mississippi, 104; New Jersey, 6; North Carolina, 7; Pennsylvania, 19; Texas, 616; Wisconsin, 20; Arizona, 10; District of Columbia, 1; Illinois, 25; Kansas, 23; Michigan, 30; Missouri, 121; New Mexico, 14; Ohio, 44; South Carolina, 27; Virginia, 4; South Dakota, 3; Arkansas, 133; Florida, 29; Indiana, 38; Kentucky, 40; Minnesota, 16; Nebraska, 42; New York, 12; Oklahoma, 153; Tennessee, 41; West Virginia, 14; Maryland, 1.

Assessments collected from organization of association?

Answer—Mortuary, \$2,103,770.50.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,439,484.54.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for resuscitating and building up local lodges.

What officials and heads of departments of the association supervised the making of this report?

Answer—Emma B. Manchester, supreme guardian.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the
THE SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA,

Organized under the laws of the State of Colorado, made to the Auditor of
State of the State of Iowa, pursuant to the laws thereof.

Incorporated December 31, 1896. Commenced business September, 1896.

Home office, 1430 Champa St., Denver Col.

President, F. F. ROOSE.

Secretary, SAMUEL S. BATY.

Treasurer, WILLIS M. MARSHALL.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 239,586.31

Income.

Gross amount of assessments paid by members for
mortuary, reserve and permanent disability..... \$ 208,336.88

Gross amount of per capita tax, \$48,714.43; assess-
ments for expenses, \$36,868.94..... 85,583.37

Gross amount of membership fees actually received by
the association..... 3,485.85

All other assessments, dues or fees:

Assessments to be returned to members..... 10.55

Total paid by members..... \$ 387,476.65

Interest on mortgage loans..... \$ 7,764.79

Interest on bonds..... 2,221.25

Interest from all other sources..... 497.61

Gross rent from association's property,
including \$1,980.00 for company's oc-
cupation of its own buildings..... 5,671.50 16,155.15

Sale of lodge supplies..... 1,457.41

From all other sources:

Lodge bonds..... \$ 12.00

Reserve fund..... 29.40

Suspense..... 208.71

Commissions on loans..... 86.08 336.19

Total income..... \$ 405,425.43

Amount carried forward..... \$ 645,011.74

Disbursements.

Death claims..... \$ 293,509.02
Permanent disability claims..... 2,505.24
Sick and accident claims..... 4,710.01

Total benefits paid..... \$ 300,724.27

Commissions and fees paid to deputies or organizers.. 22,327.65

Salaries of deputies and organizers..... 14,491.01

Salaries of officers and trustees..... 10,976.45

Salaries and other compensation of committees, sup.

stewards' checking committee..... 576.82

Salaries of office employees..... 11,061.72

Salaries and fees paid to supreme medical examiners.. 3,500.00

Traveling and other expenses of officers, trustees and
committees..... 2,004.21

Insurance department fees..... 301.50

Rent, including \$1,980.00 for association's occupancy of
its own buildings..... 2,276.00

Advertising, printing and stationery..... 3,501.15

Postage, express, telegraph and telephone..... 2,994.99

Lodge supplies..... 2,567.25

Official publication..... 5,237.40

Legal expense in litigating claims, and other legal
expenses..... 2,235.40

Furniture and fixtures..... 301.40

Taxes, repairs and other expenses on real estate..... 2,915.13

All other disbursements:

Assessments returned to members..... \$ 392.70

Per capita tax returned to members.. 8.40

Certificate fees returned to members.. 77.50

Commissions to members..... 489.00

Office supplies..... 1,492.81

Petty expense..... 110.00

Sundries..... 491.17

Personal property tax..... 54.08

Collections and exchange..... 113.65

N. F. C. and Auxillary dues..... 172.50 3,402.61

Total disbursements..... \$ 391,661.99

Balance..... \$ 253,346.75

Ledger Assets.

Book value of real estate..... \$ 40,483.53

Mortgage loans on real estate..... 132,171.07

Book value of bonds..... 43,377.00

Deposited in trust companies and banks on interest.. 6,000.00

Cash in association's office, \$68.50; deposited in banks

(not on interest), \$22,246.65..... 22,315.15

Total ledger assets..... \$ 253,346.75

Non-Ledger Assets.

Interest due and accrued on mortgages..... \$ 908.77

Interest due and accrued on bonds..... 206.70

Interest due and accrued on other assets..... 130.00

Total interest and rents due and accrued..... 1,245.47

IOWA INSURANCE REPORT

Market value of real estate over book value.....	13,016.47
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	27,938.96
All other assets:	
Furniture and fixtures.....	\$ 5,000.00
Supplies.....	3,818.77
Gross assets.....	\$ 304,365.82

Liabilities.

Death claims due and unpaid.....	\$ 716.35
Death claims resisted.....	6,866.59
Death claims reported not yet adjusted.....	39,431.59
Disability claims payable in installments.....	8,166.61
Total death claims.....	\$ 54,681.14
Total liabilities.....	\$ 54,681.14

Exhibit of Funds.

Classification	Mortuary Dis. and Reserve	Reserve	Reserve Options B. C. D. & E.
Balance on hand December 31, 1907.....	\$ 4,597.26	\$ 228,408.99	\$ 734.77
Received during the year from assessments.....	298,391.43		
Received during the year from interest and dividends.....	10,483.65		29.40
Received during the year from all other sources.....	2,761.82		
Totals.....	\$ 316,234.16	\$ 228,408.99	\$ 764.17
Transferred to other funds.....	31,652.25	24,000.00	
Balance.....	\$ 284,581.91	\$ 204,408.99	
Received by transfers.....	24,000.00	27,917.45	
Balance after transfers.....	\$ 308,581.91	\$ 232,326.47	
Disbursed during the year.....	301,116.97		
Balance on hand December 31, 1908.....	\$ 7,464.94	\$ 232,326.47	\$ 764.17

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 6,515.05	\$ 240,356.08
Received during the year from assessments.....	36,868.94	335,260.37
Received during the year from interest and dividends.....		10,513.05
Received during the year from dues and per capita tax.....	52,200.28	52,200.28
Received during the year from all other sources.....	1,839.78	4,691.60
Totals.....	\$ 97,424.06	\$ 642,831.38
Transferred to other funds.....		55,662.25
Balance.....	\$ 97,424.06	\$ 586,414.06
Received by transfers.....	3,600.00	54,917.48
Balance after transfers.....	\$ 100,424.06	\$ 641,332.44
Disbursed during the year.....	87,632.89	388,749.86
Balance on hand December 31, 1908.....	\$ 12,791.17	\$ 253,946.75

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	28,627	\$ 37,871,150.00	1,007	\$ 1,110,100.00
Benefit certificates written during the year.....	4,517	4,748,200.00	329	305,900.00
Benefit certificates increased during the year.....				
Totals.....	33,144	\$ 42,619,350.00	1,336	\$ 1,416,000.00
Deduct terminated or decreased during the year.....	4,553	4,798,850.00	301	279,450.00
Total benefit certificates in force December 31, 1908.....	28,591	\$ 37,820,500.00	1,035	\$ 1,136,550.00
Benefit certificates terminated by death during the year.....	264	306,206.00	6	7,122.60
Benefit certificates terminated by lapse during the year.....	4,289	4,492,644.00	295	272,327.40

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	31	\$ 33,862.55	1	\$ 761.25
Claims (face value) incurred during the year.....	264	306,206.00	6	\$ 7,122.60
Totals.....	295	\$ 340,068.55	7	\$ 7,883.85
Claims paid during the year.....	255	293,554.02	7	7,883.85
Balance.....	40	\$ 46,514.53		

Exhibit of Permanent Disability Claims.

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	15	\$ 2,505.24
Claims (face value) incurred during the year.....		
Totals.....	15	\$ 2,505.24
Claims paid during the year.....		
Balance.....		

Exhibit of Sick and Accident Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement				
Claims incurred during the year	71	\$ 4,710.01	5	\$ 298.34
Totals	71	\$ 4,710.01	5	\$ 298.34
Claims paid during the year	71	4,710.01	5	298.34
Claims unpaid December 31, 1908				

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—635.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each lodge elects a representative to a district convention with one vote for each 25 members, and the district convention elects one delegate to the supreme lodge for each 800 members in the district.

What is the basis of said representation?

Answer—See above.

How often are regular meetings of the governing body held?

Answer—Once in four years.

When was the last regular meeting of the governing body held?

Answer—September, 1906.

How many members of the governing body attended the last regular meeting?

Answer—40.

How many of same were delegates of subordinate branches?

Answer—28.

When and by whom are the officers and directors elected?

Answer—At each meeting of the supreme lodge by the delegates present.

What are the qualifications for membership?

Answer—Any white person of good moral character between the ages of 18 and 55 who is able to pass the medical examination required.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 55.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, husband or wife, affianced husband or wife, dependent, trustee of minor children or legal heirs specifically named.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress mortuary standard as a basis at age of entry.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12, but more may be called if needed.

Are notices of the assessments and dues sent to the members?

Answer—Not required.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No. 5 per cent of gross assets and first 6 assessments from new members are deducted. Balance constitutes the mortuary fund.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes, in one class.

If so, at what age does the benefit commence?

Answer—70 years, or thereafter when disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, disability and reserve, \$24,865.95; expense, \$4,116.05.

How many assessments were collected during the year?

Answer—Mortuary, disability and reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—In one class by deducting at death one-sixth of face of certificate less amount paid in assessments. Disbursed for old age benefits and mortuary purposes. In four classes the proper amount deducted or disbursed, as per the requirements of N. F. C. standard.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, April 1, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 20; Arkansas, 10; California, 11; Colorado, 28; Florida, 37; Georgia, 26; Iowa, 23; Idaho, 2; Kentucky, 11; Kansas, 8; Missouri, 32; Montana, 5; North Dakota, 9; New Mexico, 11; Nebraska, 53; Oklahoma, 70; Ohio, 1; Oregon, 20; South Carolina, 15; Tennessee, 13; Texas, 203; Utah, 2; Virginia, 3; West Virginia, 1; Wyoming, 4; Washington, 17.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary and disability, \$2,410,571.03.

Losses and claims paid from organization of association?

Answer—Death claims, \$1,956,003.27; disability claims, \$74,097.10.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—Supreme secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the
SUPREME LODGE KNIGHTS OF PYTHIAS INSURANCE DEPARTMENT,

Organized under the laws of the United States, District of Columbia, made to the
Auditor of State of the State of Iowa, pursuant to the laws thereof.

Reincorporated June, 1894.

Commenced business October 1, 1877.

Date of admission into Iowa, December, 1877.

Home office, 234-237 Michigan Ave., Chicago, Ill.

President, UNION B. HUNT.

Secretary, CARLOS S. HARDY.

Actuary, S. H. WOLFE.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 2,129,835.86

Income.

Gross amount of assessments paid by members, viz.—

For mortuary..... \$ 2,180,762.39

Gross amount of assessments for expenses..... 361,404.68

Gross amount of membership fees actually received by
the association..... 8,730.50

Total paid by members..... \$ 2,550,897.57

Interest on mortgage loans..... \$ 10,261.84

Interest on bonds..... 79,944.12

Interest from all other sources..... 3,517.24

Gross rent..... 450.00 94,173.20

Sale of lodge supplies..... 710.50

From all other sources:

Received on checks protested in 1907,
paid in 1908..... \$ 1,863.65

Account of Parker judgment transferred
to real estate and increase in value.. 2,798.11 4,661.76

Total income..... \$ 2,650,443.03

Amount carried forward..... \$ 4,780,338.89

Disbursements.

Death claims..... \$ 1,771,903.79

Other benefits:

Returned to members account cancelled
certificates 874.09

Total benefits paid..... \$ 1,772,777.88

Commissions and fees paid to deputies or organizers.. 174,176.84

Salaries of deputies and organizers..... 1,350.00

Salaries of officers and trustees..... 19,154.47

Other compensation of officers and trustees, mileage
and per diem board of control..... 5,359.80

Salaries and other compensation of committees..... 180.55

Salaries of office employees..... 55,704.50

Salaries and fees paid to supreme medical examiners.. 3,600.00

Salaries and fees paid to subordinate medical exam-
iners 14,696.25

Traveling and other expenses of officers, trustees and
committees 1,526.78

For collection and remittance of assessments and dues 136,586.15

Insurance department fees..... 820.30

Rent 6,163.25

Advertising, printing and stationery..... 9,897.57

Postage, express, telegraph and telephone..... 11,038.28

Lodge supplies..... 903.28

Official publication..... 3,637.95

Legal expense..... 4,160.57

Furniture and fixtures..... 1,575.88

Taxes, repairs and other expenses on real estate..... 1,509.52

Loss on sale or maturity of ledger assets:

Amount written off book value of bond account
amortization of premiums..... 3,094.85

All other disbursements:

Discount on assessments paid in ad-
vance \$ 19.14

Premiums on fidelity bonds..... 2,735.37

Actuarial expenses..... 1,737.25

Miscellaneous expenses..... 2,708.31

Exchange 710.49

Examination and auditing expenses..... 11,049.50 18,960.06

Total disbursements..... \$ 2,236,904.82

Balance \$ 2,543,434.07

Ledger Assets.

Book value of real estate, unincumbered..... \$ 54,300.00

Mortgage loans on real estate, first liens..... 264,500.00

Book value of bonds (excluding interest)..... 2,001,861.46

Deposited in trust companies and banks on interest,
\$80,512.93; cash in association's office, \$1,500.00; 82,012.93

Organizers' balances..... 49,380.79

Other ledger assets, viz.—

Certificate loans..... 830.00

Tenders outstanding..... 1,045.89

Total ledger assets..... \$ 2,543,434.07

IOWA INSURANCE REPORT

Non-Ledger Assets.

Interest accrued on mortgages.....	\$	379.16	
Interest accrued on bonds.....		19,614.89	
Rents due.....		150.00	
Total interest and rents due and accrued.....			20,144.05
Market value of real estate over book value.....			10,305.00
Market value of bonds and stocks over book value.....			18,255.34
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....			16,541.08
All other assets:			
Furniture and fixtures.....	\$	7,852.02	
Postage on hand.....		659.48	8,511.50
Gross assets.....			\$ 2,617,191.04

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds.....	\$	49,380.79	
Other items, viz.—			
Furniture and fixtures.....		7,852.02	
Postage on hand.....		659.48	57,892.29
Total admitted assets.....			\$ 2,559,298.75

Liabilities.

Death claims resisted.....	\$	14,000.00	
Death claims reported not yet adjusted.....		163,500.00	
Total death claims.....			\$ 177,500.00
Total unpaid claims.....			\$ 177,500.00
Salaries, rents, expenses, commissions, etc., due or accrued.....		34,790.25	
Taxes due or accrued.....		879.65	
Advanced assessments.....		5,072.87	
All other liabilities, viz.—			
W. H. Guiney claim.....	\$	189.70	
Reserve on certificates on plans A, B and D of the 5th class.....		671,377.15	671,566.85
Total liabilities.....			\$ 889,809.62

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 1,637,124.21	\$ 170,415.04
Received during the year from assessments.....	2,180,762.39	
Received during the year from interest and dividends.....	70,176.07	
Received during the year from all other sources.....	2,708.11	
Totals.....	\$ 3,890,860.78	\$ 170,415.04
Transferred to other funds.....	560,455.97	
Balance.....	\$ 3,324,404.81	\$ 170,415.04
Received by transfers.....		500,062.11
Balance after transfers.....	\$ 3,324,404.81	\$ 671,377.15
Disbursed during the year.....	1,775,872.73	
Balance on hand December 31, 1908.....	\$ 1,548,532.08	\$ 671,377.15

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 322,356.61	\$ 2,129,895.86
Received during the year from assessments.....	361,404.63	2,542,167.07
Received during the year from interest and dividends.....	23,997.13	94,173.20
Received during the year from all other sources.....	11,304.65	14,102.76
Totals.....	\$ 719,063.07	\$ 4,780,338.89
Transferred to other funds.....		
Balance.....	\$ 719,063.07	
Received by transfers.....	65,493.89	
Balance after transfers.....	\$ 784,556.93	\$ 4,780,338.89
Disbursed during the year.....	461,032.09	2,236,901.82
Balance on hand December 31, 1908.....	\$ 323,524.81	\$ 2,543,437.07

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	81,121	\$124,911,500.00	469	\$ 576,000.00
Benefit certificates written during the year.....	11,125	16,318,500.00	48	55,000.00
Benefit certificates increased during the year.....				
Totals.....	92,246	\$141,230,000.00	517	\$ 631,000.00
Deduct terminated or decreased during the year.....	14,489	20,685,500.00	110	147,000.00
Total benefit certificates in force December 31, 1908.....	77,757	\$120,544,500.00	407	\$ 484,000.00
Benefit certificates terminated by death during the year.....	1,017	1,819,000.00	5	6,500.00
Benefit certificates terminated by lapse during the year.....	13,472	18,835,500.00	105	140,500.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	75	\$ 127,500.00		
Claims (face value) incurred during the year	1,017	1,849,000.00	5	\$ 6,500.00
Totals	1,092	\$ 1,976,500.00	5	\$ 6,500.00
Claims paid during the year	992	1,771,996.79	5	\$ 6,500.00
Balance	100	\$ 204,506.21		
Saved by compromising or scaling down claims during the year		27,096.21		
Claims unpaid December 31, 1908	100	\$ 177,500.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4,542 section insurance department. 7,835 subordinate lodges, K. of P.

How often are meetings of the subordinate branches required to be held?

Answer—Subordinate lodges at least monthly. sections annually.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each subordinate lodge has at least one representative in grand lodge, one grand lodge in each state. Each grand lodge has at least two representatives in supreme lodge.

What is the basis of said representation?

Answer—Each grand lodge has two representatives and one additional representative in supreme lodge for each 10,000 members.

How often are regular meetings of the governing body held?

Answer—Grand lodge meets annually. Supreme lodge biennially.

When was the last regular meeting of the governing body held?

Answer—August, 1908.

How many members of the governing body attended the last regular meeting?

Answer—162.

How many of same were delegates of subordinate branches?

Answer—144.

When and by whom are the officers and directors elected?

Answer—The supreme lodge elects a board of control for the insurance department composed of nine members. Two members are elected biennially.

Head officers of insurance department are elected by board of control biennially.

What are the qualifications for membership?

Answer—Members of subordinate lodge who are mentally, morally and physically desirable insurance risks.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Fourth class, 21 to 50 years; fifth class, 21 to 60 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Fourth class, \$500.00 to \$3,000.00; fifth class, \$500.00 to \$5,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of the family of, blood relations of, affianced wife of the member, or to persons dependent upon the member for support.

How are the expenses of the governing body defrayed?

Answer—Per capita tax levied upon the entire membership of about 700,000 through the supreme grand and subordinate lodges.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Entry ages. National Fraternal Congress tables for fourth class. American experience, 3½, for fifth class.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Fourth class level premium, fifth class four plans, viz.: Plan "A," level premium; plan "B," 20-payment life, level; plan "C," step rate; plan "D," level to age 65. All members in both classes subject to additional assessments, re-rating, etc.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes, in fifth class.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—In fifth class, American experience, 3½. Twelve assessments. S. H. Wolfe, 165 Broadway, New York, N. Y.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Regular assessment each month. Unlimited number of specials.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—The excess of interest earnings over and above 3½ per cent is placed in the expense fund and in fifth class a withdrawal fee not to exceed \$18.75 per \$1,000.00 of insurance.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Regular and special assessments. Re-rating of members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—In plans A, B and D of fifth class after 36 monthly payments paid-up and extended insurance is granted upon the basis of reserve accumulated.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—For December, 1908, viz.: Mortuary, \$197,287.44; expense, \$32,382.53.

How many assessments were collected during the year?

Answer—12 in fourth class; 12 in fifth class, except members admitted in 1907. Mortuary, \$2,180,762.39; expense, \$461,404.68.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—In fourth class excess over current losses and used for death benefits. In fifth class under mortality table assumption used in payment of death benefits and extension and paid-up insurance as previously stated.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, 1908 (August).

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In all states and territories except Missouri.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$30,266,594.24.

Losses and claims paid from organization of association?

Answer—Death claims, \$28,046,685.01.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

What officials and heads of departments of the association supervised the making of this report?

Answer—General secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

SUPREME TRIBE OF BEN HUR,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 8, 1894; reincorporated February 20, 1900.

Commenced business March 1, 1894.

Home office, Main and Water Sts., Crawfordsville, Ind.

Supreme Chief, DAVID W. GERARD. Supreme Med. Exam., JESSE F. DAVIDSON.
Supreme Scribe, JOHN C. SNYDER.

Supreme Keeper of Tribute, SAMUEL E. VORIS.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 1,080,220.00

Income.

Gross amount of assessments paid by members, viz.—

For mortuary.....	\$ 932,410.97	
For reserve.....	112,557.50	\$ 1,044,968.47

Gross amount of per capita tax, \$139,937.85; assessments for expenses, \$92,855.04.....	232,792.89
--	------------

Gross amount of membership fees actually received by the association.....	1,450.00
---	----------

Medical examiner's fees actually received by the association.....	150.50
---	--------

Total paid by members.....	\$ 1,279,376.86
----------------------------	-----------------

Interest on mortgage loans.....	\$ 3,894.31
---------------------------------	-------------

Interest on bonds.....	32,489.95
------------------------	-----------

Interest from all other sources (deposits).....	3,437.12	37,821.38
---	----------	-----------

Sale of lodge supplies.....	5,544.50
-----------------------------	----------

Official publication (advertising).....	464.80
---	--------

Total income.....	\$ 1,325,306.94
-------------------	-----------------

Amount carried forward.....	\$ 2,414,436.81
-----------------------------	-----------------

Disbursements.

Death claims.....	\$ 906,289.65
-------------------	---------------

Permanent disability claims.....	5,362.50
----------------------------------	----------

Total benefits paid.....	\$ 911,652.15
--------------------------	---------------

Commissions and fees paid to deputies or organizers.....	101,205.91
--	------------

Salaries of managers or agents not deputies or organizers.....	20,616.02
--	-----------

Salaries of officers and trustees.....	18,734.27
--	-----------

Salaries and other compensation of committees.....	4,537.19
--	----------

Salaries of office employees.....	22,307.00
-----------------------------------	-----------

Salaries and fees paid to supreme medical examiners.....	8,230.00
--	----------

Traveling and other expenses of officers, trustees and committees.....	14,978.96
--	-----------

Insurance department fees.....	444.00
--------------------------------	--------

Advertising, printing and stationery.....	10,775.98
---	-----------

Postage, express, telegraph and telephone.....	5,604.57
--	----------

Lodge supplies.....	11,282.39
---------------------	-----------

Official publication.....	12,817.04
---------------------------	-----------

Expense of supreme lodge meeting.....	6,312.03
---------------------------------------	----------

Legal expense.....	3,737.50
--------------------	----------

Furniture and fixtures.....	103.30
-----------------------------	--------

Taxes, repairs and other expenses on real estate.....	10.42
---	-------

All other disbursements:	
--------------------------	--

Miscellaneous expense.....	\$ 3,337.87
----------------------------	-------------

Expense Fraternal Congress.....	336.60	3,674.47
---------------------------------	--------	----------

Total disbursements.....	\$ 1,157,253.38
--------------------------	-----------------

Balance.....	\$ 1,257,183.46
--------------	-----------------

Ledger Assets.

Book value of real estate.....	\$ 15,971.15	
Mortgage loans on real estate.....	101,625.00	
Book value of bonds.....	898,710.11	
Deposited in trust companies and banks on interest....	38,000.00	
Cash deposited in banks (not on interest).....	208,877.80	
Total ledger assets.....		\$ 1,257,183.46

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 1,264.12	
Interest accrued on bonds.....	5,879.18	
Interest accrued on bank deposits.....	97.87	
Total interest and rents due and accrued.....		7,841.17
Market value of real estate over book value.....	\$ 4,028.85	
Market value of bonds and stocks over book value.....	11,000.89	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	17,208.70	32,378.50

Gross assets.....	\$ 1,290,806.13
Total admitted assets.....	\$ 1,290,806.13

Liabilities.

Death claims resisted.....	\$ 2,000.00	
Death claims reported not yet adjusted.....	74,030.84	
Total death claims.....		\$ 76,030.84
Permanent disability claims reported and not yet adjusted.....	\$ 575.00	
Total permanent disability claims.....		575.00
Total unpaid claims.....		\$ 77,605.84
Commissions, etc., accrued.....	6,203.93	
Taxes accrued 1908, due May 1, 1909.....	327.69	
Total liabilities.....		\$ 83,737.43

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 239,950.29	\$ 761,437.32
Received during the year from assessments.....	932,410.97	113,557.50
Received during the year from interest and dividends.....	7,880.76	32,549.68
Totals.....	\$ 1,179,642.02	\$ 906,555.44
Disbursed during the year.....	911,652.15	
Balance on hand December 31, 1908.....	\$ 267,989.87	\$ 906,555.44

Exhibit of Funds--Continued

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 87,522.29	\$ 1,089,229.00
Received during the year from assessments.....	99,835.04	1,137,823.51
Received during the year from interest and dividends.....		39,821.38
Received during the year from dues and per capita tax.....	139,937.85	139,937.85
Received during the year from all other sources.....	7,624.20	7,624.20
Total.....	\$ 338,229.38	\$ 2,414,436.94
Disbursed during the year.....	245,000.23	1,157,233.38
Balance on hand December 31, 1908.....	\$ 82,638.15	\$ 1,257,183.46

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	95,927	\$121,522,200.00	4,001	\$ 5,006,650.00
Benefit certificates written during the year.....	17,457	19,797,250.00	919	1,077,100.00
Benefit certificates increased during the year.....				
Totals.....	113,384	\$141,319,450.00	4,920	\$ 6,173,750.00
Deduct terminated or decreased during the year.....	12,570	15,464,000.00	664	820,600.00
Total benefit certificates in force December 31, 1908.....	100,814	\$125,855,450.00	4,256	\$ 5,353,150.00
Benefit certificates terminated by death during the year.....	787	909,950.00	23	26,000.00
Benefit certificates terminated by lapse during the year.....	11,783	14,494,050.00	611	794,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	86	\$ 110,760.00	6	\$ 9,850.00
Claims (face value) incurred during the year.....	787	909,950.00	23	26,000.00
Totals.....	873	\$ 1,080,700.00	29	\$ 35,850.00
Claims paid during the year.....	792	950,289.65	29	31,963.00
Balance.....	81	\$ 174,410.35		\$ 4,187.00
Saved by compromising or scaling down claims during the year (dropped 81).....	8	85,910.35		4,187.00
Claims unpaid December 31, 1908.....	73	\$ 89,500.00		

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	1	\$ 375.00		
Claims (face value) incurred during the year	12	5,502.50	2	\$ 850.00
Totals	13	\$ 5,937.50	2	\$ 850.00
Claims paid during the year	11	5,362.50	2	850.00
Claims unpaid December 31, 1908.	2	\$ 575.00		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

— If so, how many subordinate lodges or branches are there?

Answer—1,257.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the members.

What is the basis of said representation?

Answer—One for first 2,500; one for second 2,500 or major portion thereof; one for each additional 5,000 or major portion thereof.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May, 1908.

How many members of the governing body attended the last regular meeting?

Answer—66.

How many of same were delegates of subordinate branches?

Answer—35.

When and by whom are the officers and directors elected?

Answer—At the meeting of the supreme body by representatives and members of the body.

What are the qualifications for membership?

Answer—Beneficial members who are past presiding officers of local organizations.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18-55.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00, \$3,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

— Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, affianced husband or wife and dependents.

How are the expenses of the governing body defrayed?

Answer—Class A—5 per cent of assessments. Per capita tax of \$1.50 per annum. Class B—10 per cent of payments and 60 cents per \$1,000.00 of insurance per month for the first twelve months.

Are assessments graded on any table of mortality?

Answer—No business written in Class A after July 1, 1908. Class B—National Fraternal Congress table at 4 per cent.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress table, 4 per cent; entry age.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum 24 if demanded by loss experienced.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

If so, what amount and for what purpose?

Answer—No, except as indicated in answer to question, "How are the expenses of the governing body defrayed?"

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By a fund set apart for the purpose and additional assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes, on some contracts.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No, except as stated in answer to previous question.

What is the amount of one full assessment?

Answer—Mortuary, \$80,787.38; emergency or reserve, \$9,359.50; expense, \$7,049.29.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—For equalizing assessments from 10 per cent of assessments in Class A. When the mortuary fund is exhausted. Calculated reserve in Class B.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, May, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 6; Arkansas, 5; Colorado, 13; District of Columbia, 4; Illinois, 293; Indiana, 225; Iowa, 45; Kansas, 22; Kentucky, 45; Maryland, 10; Michigan, 63; Minnesota, 8; Missouri, 100; Nebraska, 78; New Jersey, 13; New

York, 42; Ohio, 130; Oklahoma, 1; Pennsylvania, 49; Tennessee, 16; Texas, 26; Virginia, 15; Washington, 21; West Virginia, 7; Wisconsin, 13; North Dakota, 4; Oregon, 3.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$7,187,771.19.

Losses and claims paid from organization of association?

Answer—Death claims, \$6,164,058.75; disability claims, \$18,000.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for all new members.

What officials and heads of departments of the association supervised the making of this report?

Answer—John C. Snyder, supreme scribe; C. W. Illf, auditor.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

WESTERN BOHEMIAN FRATERNAL ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated June 9, 1897.

Commenced business July 4, 1897.

Date of admission into Iowa, July 4, 1897.

Home office, 307 Twelfth Ave. East, Cedar Rapids, Iowa.

President, FRANK M. BARTA.

Vice President, FRANK S. SALDA.

Secretary, ALEIS BLAKA.

Treasurer, EMIL PALDA (Linwood, Neb.)

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 90,058.00

Income.

Gross amount of assessments paid by members, viz.—

For mortuary \$ 87,848.32

For reserve..... 17,846.48 \$ 105,694.80

Gross amount of per capita tax..... 6,300.00

All other assessments, dues or fees:

For installation of lodges..... 530.00

Total paid by members..... \$ 112,550.80

Interest on bonds..... 2,843.77

Sale of lodge supplies, books, by-laws and diplomas.... 437.35

From all other sources:

Sale of certificates..... \$ 1,303.00

Mileage returned from delegates to con-

vention..... 10.88

For official organ to non-members..... 3.15 1,317.03

Total income..... \$ 117,149.01

Amount carried forward..... \$ 207,807.91

Disbursements.

Death claims..... \$ 62,500.00

Total benefits paid..... \$ 62,500.00

Salaries of deputies and organizers..... 923.94

Salaries of officers..... 2,309.17

Traveling and other expenses of officers, president at-

tending fraternal convention..... 9.80

Rent, including fuel..... 69.75

Postage, express, telegraph and telephone..... 676.42

Lodge supplies, printing and stationery..... 1,039.64

Official publication, \$2,651.00; editorial work, \$285.00.. 2,936.00

Furniture and fixtures..... 855.25

All other disbursements:

State auditors in five states..... \$ 118.00

For installation of new lodges..... 76.00

Premiums to five lodges..... 75.00

Donated for home for old members..... 250.00

Bonds for treasurer and officers..... 537.75

Refunded for certificates..... 55.50

Refunded for books and by-laws..... 5.75

Refunded for members' fees..... 4.00

Binding of books..... 6.50

Insurance of office furniture..... 15.00

Iowa Fraternal Congress..... 10.00 1,133.50

Total disbursements..... \$ 71,833.47

Balance \$ 135,974.44

Ledger Assets.

Mortgage loans on real estate..... \$ 600.00

Book value of bonds, cost price..... 90,106.71

Cash in association's office, \$187.86; deposited in banks

(not on interest), \$45,079.87..... 45,267.73

Total ledger assets..... \$ 135,974.44

Total admitted assets..... \$ 135,974.44

Liabilities.

Death claims due and unpaid..... \$ 5,199.50

Total death claims..... \$ 5,199.50

Total liabilities..... \$ 5,199.50

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907.....	\$ 31,272.21	\$ 58,475.50
Received during the year from assessments.....	87,848.32	17,848.43
Received during the year from interest and dividends.....		2,843.77
Totals.....	\$ 119,120.53	\$ 79,166.05
Disbursed during the year.....	62,500.00	
Balance on hand December 31, 1908.....	\$ 56,620.53	\$ 79,166.05

Classification	Expense	Totals
Balance on hand December 31, 1907.....	\$ 910.80	\$ 90,658.90
Received during the year from assessments.....		105,694.80
Received during the year from interest and dividends.....		2,843.77
Received during the year from dues and per capita tax.....	6,306.06	6,306.06
Received during the year from all other sources.....	2,394.38	2,394.38
Totals.....	\$ 9,621.33	\$ 207,897.91
Disbursed during the year.....	9,833.47	71,833.47
Balance on hand December 31, 1908.....	\$ 187.86	\$ 135,974.44

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement.....	12,394	\$ 11,911,000.00	1,615	\$ 1,445,250.00
Benefit certificates written during the year.....	1,348	1,024,500.00	134	111,000.00
Benefit certificates increased during the year.....		34,250.00		2,500.00
Totals.....	13,712	\$ 12,969,750.00	1,749	\$ 1,558,750.00
Deduct terminated or decreased during the year.....	429	351,750.00	53	43,000.00
Total benefit certificates in force December 31, 1908.....	13,283	\$ 11,618,000.00	1,696	\$ 1,505,750.00
Benefit certificates terminated by death during the year.....	68	61,000.00	7	4,500.00
Benefit certificates terminated by lapse during the year.....	361	290,750.00	46	39,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement.....	7	\$ 6,669.50	1	\$ 449.50
Claims (face value) incurred during the year.....	63	61,000.00	7	4,500.00
Totals.....	70	\$ 67,669.50	8	\$ 4,949.50
Claims paid during the year.....	69	62,500.00	7	4,500.00
Balance.....	6	\$ 5,169.50	1	\$ 449.50
Saved by compromising or scaling down claims during the year.....				
Claims unpaid December 31, 1908.....	6	\$ 5,169.50	1	\$ 449.50

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—There is only one class of ordinate lodges.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates in general convention.

What is the basis of said representation?

Answer—One delegate for every 50 members.

How often are regular meetings of the governing body held?

Answer—Every 5 years as heretofore.

When was the last regular meeting of the governing body held?

Answer—June 21-25, 1907, Milwaukee, Wis.

How many members of the governing body attended the last regular meeting?

Answer—170.

How many of same were delegates of subordinate branches?

Answer—All.

When and by whom are the officers and directors elected?

Answer—By the delegates at the general convention.

What are the qualifications for membership?

Answer—Ability to use Bohemian language, proper age, sound bodily health, good moral character, ability to earn honest living.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Must pay one assessment on the day of initiation.

What are the limiting ages for admission?

Answer—18 and 50 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$250.00 and \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives and members of family.

How are the expenses of the governing body defrayed?

Answer—By assessments on members.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At the age of entry.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12 assessments.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

If so, what amount and for what purpose?

Answer—In case the 12 assessments be not sufficient to pay death claims, the reserve fund is to be used to pay the deficiency.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

If so, how is the amount guaranteed?

Answer—By payments from the reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, \$9,020.97; expense, \$3,261.46.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Whenever the sum in mortuary fund reaches over \$50,000.00 such excess is applied on the reserve fund. The reserve fund is used for paying any deficiency in mortuary fund after 12 assessments. Reserve fund can be used for members who are sick for 2 years or old age or members for 30 years.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes. The by-laws in convention of 1907. Changes in effect after January 1, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 63; Wisconsin, 32; Iowa, 22; Minnesota, 20; Kansas, 14; South Dakota, 14; North Dakota, 11; Oklahoma, 10; Michigan, 3; Washington, 3; California, 2; Colorado, 1; Oregon, 1; Montana, 1. Total, 197.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$470,671.03.

Losses and claims paid from organization of association?

Answer—Death claims, \$414,050.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No; but premiums are given to lodges acquiring the highest number of members during the year.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

WOMEN'S CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 31, 1894.

Commenced business July, 1891.

Home office, 725-736 Unity Bldg., Chicago, Ill.

President, ROSE D. RITTMAN.

Vice President, TESSIE MURPHY.

Secretary, JULIA H. McDONNELL.

Treasurer, KATHERINE F. BIRMINGHAM.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 388,754.83

Income.

Gross amount of assessments paid by members, viz.—

For mortuary..... \$ 704,212.44

Gross amount of per capita tax..... 58,499.51

Gross amount of membership fees actually received by the association..... 3,000.00

All other assessments, dues or fees:

Convention special..... 56,754.83

Total paid by members..... \$ 822,423.78

Interest on bonds..... \$ 10,610.62

Interest from all other sources..... 4,268.44 14,979.06

Sale of lodge supplies..... 2,342.62 830,751.46

From all other sources:

Principal on bonds..... \$ 1,500.00

Certificates..... 3,161.94

Subordinate officers' bonds..... 1,037.95

General expenses..... 653.52

Advertisements, official organ..... 214.50

To returned check voucher No. 4872,

check No. 3614, claim No. 3465, Mortuary A..... 50.00 6,617.91

Total income..... \$ 846,569.37

Amount carried forward..... \$ 1,235,122.00

Disbursements.

Death claims.....	\$ 641,222.77	
Total benefits paid.....	\$ 641,222.77	
Commissions and fees paid to deputies or organizers.....	3,100.00	
Salaries of deputies and organizers.....	3,222.54	
Salaries of officers and trustees.....	6,388.74	
Other compensation of officers and trustees and auditors.....	1,831.00	
Salaries and other compensation of committees.....	428.23	
Salaries of office employees.....	8,461.37	
Traveling and other expenses of officers, trustees and committees.....	965.83	
Insurance department fees.....	391.50	
Rent.....	2,600.00	
Postage, express, telegraph and telephone.....	2,738.20	
Lodge supplies.....	5,018.14	
Official publication.....	5,518.27	
Expense of supreme lodge meeting.....	63,328.50	
Legal expense.....	2,403.18	
Furniture and fixtures.....	509.00	749,280.29
All other disbursements:		
General expense.....	\$ 5,121.70	
Refund class A.....	97.11	
Refund class B.....	10.36	
Refund class AA.....	1.95	
Organizers' extra compensation.....	50.00	
Depreciation of bonds.....	569.01	
Principal on bonds.....	1,500.00	
Claim No. 3465 Mortuary A.....	50.00	7,400.13
Total disbursements.....		\$ 756,080.42
Balance.....		\$ 478,441.78

Ledger Assets.

Book value of bonds (excluding interest).....	\$ 208,083.79	
Deposited in trust companies and banks on interest.....	231,183.74	
Cash in association's office.....	3,526.69	
Other ledger assets, viz.—		
Deduct uncanceled checks.....	44,952.44	
Total ledger assets.....		\$ 478,441.78

Non-Ledger Assets.

Interest accrued on bonds.....	\$ 4,009.54	
Total interest and rents due and accrued.....	4,009.54	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	58,622.00	
Gross assets.....		\$ 541,133.32

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value.....	66.29	
Total admitted assets.....		541,067.03

Liabilities.

Death claims due and unpaid.....	\$ 21,420.08	
Death claims adjusted, not yet due.....	65,000.00	
Death claims resisted.....	2,000.00	
Total death claims.....		\$ 92,420.08
Total unpaid claims.....		\$ 92,420.08
Total liabilities.....		\$ 92,420.08

Exhibit of Funds.

Classification	Mortuary	Reserve	Convention
Balance on hand December 31, 1907.....	\$ 67,111.53	\$ 320,973.65	
Received during the year from assessments.....	704,213.44		
Received during the year from interest and dividends.....		16,479.06	
Received during the year from dues and per capita tax.....			
Received during the year from all other sources.....	50.00		56,754.83
Totals.....	\$ 771,374.97	\$ 337,452.71	\$ 56,754.83
Transferred to other funds.....	29,000.00		
Balance.....	\$ 751,374.97	\$ 337,452.71	\$ 56,754.83
Received by transfers.....		38,585.59	6,573.07
Balance after transfers.....	\$ 751,374.97	\$ 366,038.30	\$ 63,328.50
Disbursed during the year.....	611,382.19	2,000.01	63,328.50
Balance on hand December 31, 1908.....	\$ 100,992.78	\$ 363,999.29	

Classification	General	Extension	Totals
Balance on hand December 31, 1907.....	\$ 297.70	\$ 269.05	\$ 388,722.83
Received during the year from assessments.....			704,213.44
Received during the year from interest and dividends.....			16,479.06
Received during the year from dues and per capita tax.....	58,490.51		58,490.51
Received during the year from all other sources.....	10,411.53		67,216.36
Totals.....	\$ 69,269.74	\$ 269.05	\$ 1,235,122.29
Transferred to other funds.....	19,509.01		39,509.01
Balance.....	\$ 49,670.73	\$ 269.05	\$ 1,195,523.19
Received by transfers.....	1,337.16	4,439.75	40,966.17
Balance after transfers.....	\$ 51,007.89	\$ 4,709.70	\$ 1,236,489.36
Disbursed during the year.....	46,388.18	4,709.70	\$ 758,917.58
Balance on hand December 31, 1908.....	\$ 4,479.71		\$ 478,441.78

Exhibit of Certificates.

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1907, as per last statement	54,906	\$ 57,552,000.00	1,105	\$ 1,338,000.00
Benefit certificates written during the year	4,692	4,555,000.00	97	104,500.00
Benefit certificates increased during the year				
Totals	59,598	\$ 62,107,000.00	1,202	\$ 1,442,500.00
Deduct terminated or decreased during the year	3,061	3,192,500.00	55	62,500.00
Total benefit certificates in force December 31, 1908	56,537	\$ 58,914,500.00	1,207	\$ 1,380,000.00
Benefit certificates terminated by death during the year	574	\$ 630,500.00	10	12,500.00
Benefit certificates terminated by lapse during the year	2,487	2,562,000.00	45	50,000.00

Exhibit of Death Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1907, as per last statement	101	\$ 103,172.55	2	\$ 2,000.00
Claims (face value) incurred during the year	574	630,500.00	10	12,500.00
Totals	675	\$ 733,672.55	12	\$ 14,500.00
Claims paid during the year	587	641,222.77	12	14,500.00
Balance	88	\$ 92,450.08		
Claims unpaid December 31, 1908	88	\$ 92,450.08		

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—805.

How often are meetings of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each subordinate court elects one representative to a triennial convention.

What is the basis of said representation?

Answer—One delegate from each subordinate court.

How often are regular meetings of the governing body held?

Answer—Triennial.

When was the last regular meeting of the governing body held?

Answer—September 29 to October 10, 1908.

How many members of the governing body attended the last regular meeting?

Answer—\$82.

How many of same were delegates of subordinate branches?

Answer—788 delegates and 14 high court members.

When and by whom are the officers and directors elected?

Answer—Triennially, by delegates in session.

What are the qualifications for membership?

Answer—All Roman Catholic women between ages of 18 and 50 years who pass rigid medical examination, are eligible.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 years minimum; 50 years maximum.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—\$500.00 and \$2,500.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Any member of family of member, heir, blood relative, affianced, a dependent, a religious or charitable institution.

How are the expenses of the governing body defrayed?

Answer—Special per capita tax not to exceed 50 cents per member.

Are assessments graded on any table of mortality?

Answer—No. Total of mortuary benefits due are levied monthly, on total membership.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Assessments are levied on all members of same class, regardless of age.

If on age at entry, are they based on the "level premium" or "step rate" plan?

Answer—Each member at time of entry pays \$1.00 as an advance mortuary assessment and each month thereafter pays a pro rata share of all death claims which occur in her class during month.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—None.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One assessment per month only, which includes all endowments due, which is levied pro rata upon all members in the class or classes to which the deceased belonged.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Answer—None.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is amount guaranteed?

Answer—An advance assessment is paid by all members and reserve fund is \$363,969.29.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

If so, give all the facts relating thereto.

Answer—Society pays death claims only.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Maximum assessment for 1908: Mortuary, \$1.20; expense, \$1.00 per member.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 4.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Legislation of society's last session, September 29 to October 10, 1908, provides that two cents per member upon all members in Class A (\$1,000) for each death in Class A, be levied monthly for each death occurring during said month in Class A, until membership increases to such number that 1½ cents per member will realize \$1,000 and that surplus money so collected (there are 66,000 members) be turned into reserve fund. There is no provision in laws of order for use of reserve fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; September 29 to October 10, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 417; Iowa, 29; Indiana, 21; Missouri, 14; Michigan, 37; North Dakota, 6; Idaho, 1; Louisiana, 2; Ohio, 12; Wisconsin, 92; Oregon, 3; Washington, 14; South Dakota, 10; Pennsylvania, 1; Rhode Island, 1; Nebraska, 11; Vermont, 4; New Hampshire, 11; Texas, 1; Colorado, 3; Kansas, 1; Montana, 4; California, 2; Minnesota, 105; Washington, D. C., 2; Kentucky, 1; Canada, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$4,854,519.29 (includes reserve fund and interest).

Losses and claims paid from organization of association?

Answer—Death claims, \$4,490,550.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—The high secretary.

ANNUAL STATEMENT

For the year ending December 31, 1908, of the condition and affairs of the

(ZAPADNI CESKA KATOLICKA JEDNOTA) THE WESTERN BOHEMIAN CATHOLIC UNION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated February 2, 1899.

Commenced business January 1, 1899.

Date of admission into Iowa, December 26, 1902.

Home office, Spillville, Iowa.

President, L. J. KUDNA.

Vice President, JOHN PRUSA.

Secretary, J. J. KOVARIK.

Treasurer, JOS. MACHOVEC.

Balance from Previous Year.

Ledger assets December 31st of previous year..... \$ 28,206.93

Income.

Gross amount of assessments paid by members, viz.—

For mortuary.....\$ 31,230.86

For reserve..... 3,061.15 \$ 34,292.01

Gross amount of assessments for expenses..... 2,832.25

Gross amount of membership fees actually received by the association..... 140.98

Medical examiner's fees actually received by the association..... 51.50

..... 51.50

Total paid by members.....\$ 37,316.74

Interest on mortgage loans..... 1,221.60

Sale of lodge supplies..... 190.45

..... 190.45

Total income.....\$ 38,728.80

Amount carried forward.....\$ 67,125.73

Disbursements.

Death claims.....\$ 32,700.00

..... 32,700.00

Total benefits paid.....\$ 32,700.00

Salaries of officers and trustees..... 1,422.50

Salaries and fees paid to supreme medical examiners.. 50.50

Traveling and other expenses of officers, trustees and committees	679.71	
Insurance department fees	75.00	
Advertising, printing and stationery	83.06	
Postage, express, telegraph and telephone	102.18	
Lodge supplies	125.85	
Loss on sale or maturity of ledger assets:		
Drafts and exchange	23.65	
To Bohemian Catholic orphanage (allowed by representatives)	100.00	
Translation of by-laws	25.00	148.65
Total disbursements		\$ 35,897.45
Balance		\$ 31,728.28

Ledger Assets.

Mortgage loans on real estate, first liens	\$ 27,000.00	
Cash in association's office, \$226.57; deposited in banks (not on interest, \$3,901.71)	4,128.28	
Total ledger assets		\$ 31,728.28

Non-Ledger Assets.

Interest accrued on mortgages	\$ 512.13	
Total interest and rents due and accrued		512.13
All other assets:		
Lodge supplies	604.20	
Union supplies—books, typewriter, mimeograph, etc.	187.80	
Stationery	5.00	887.00
Gross assets		\$ 32,127.41

Deduct Assets Not Admitted.

Non-ledger assets deducted	1,399.13	
Total admitted assets		\$ 31,728.28

Liabilities.

Death claims due and unpaid	\$ 50.00	
Death claims reported not yet adjusted	3,400.00	
Total death claims		\$ 3,450.00
Total liabilities		\$ 3,450.00

Exhibit of Funds.

Classification	Mortuary	Reserve
Balance on hand December 31, 1907	\$ 3,680.02	\$ 23,922.13
Received during the year from assessments	31,230.85	3,061.15
Received during the year from interest		1,221.00
Received during the year from membership fee		140.98
Totals	\$ 34,910.88	\$ 28,335.26
Balance after transfers	\$ 34,910.88	\$ 28,335.26
Disbursed during the year	32,700.00	
Balance on hand December 31, 1908	\$ 2,210.88	\$ 28,335.26

Classification	Expense	Totals
Balance on hand December 31, 1907	\$ 787.78	\$ 28,336.03
Received during the year from assessments	2,832.25	27,124.28
Received during the year from interest	51.50	1,273.10
Received during the year from membership fee	190.46	331.44
Totals	\$ 3,861.99	\$ 67,125.72
Balance after transfers	\$ 3,861.99	\$ 67,125.72
Disbursed during the year	2,697.45	35,897.45
Balance on hand December 31, 1908	\$ 1,164.54	\$ 31,728.28

Exhibit of Certificates.

Classification	Total Business of the Year			Business in Iowa During Year		
	Males	Females	Amount	Males	Females	Amount
Benefit certificates in force December 31, 1907, as per last statement	2,830	1,569	\$ 3,206,450.00	291	190	\$ 422,800.00
Benefit certificates written during the year	123	27	125,100.00	12	3	13,000.00
Totals	2,953	1,596	\$ 3,331,550.00	404	193	\$ 435,800.00
Deduct terminated or decreased during the year	172	47	182,800.00	21	3	20,000.00
Total benefit certificates in force December 31, 1908	2,781	1,489	\$ 3,149,250.00	383	190	\$ 415,800.00
Benefit certificates terminated by death during the year	27	17	31,100.00	3	2	3,000.00
Benefit certificates terminated by lapse during the year	51	8	40,100.00	8	1	8,300.00
Benefit certificates terminated by withdrawal during the year	94	22	102,100.00	10		9,000.00

Exhibit of Death Claims

Classification	Total Claims			Iowa Claims		
	Number		Amount	Number		Amount
	Males	Females		Males	Females	
Claims unpaid December 31, 1907, as per last statement	5		\$ 5,050.00			
Claims (face value) incurred during the year	27	17	31,100.00	3	2	\$ 3,000.00
Totals	32	17	\$ 36,150.00	3	2	\$ 3,000.00
Claims paid during the year	27	17	32,700.00			3,000.00
Balance	5		\$ 3,450.00			
Claims unpaid December 31, 1908	5		\$ 3,450.00			

General Interrogatories.

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—It is.

If so, how many subordinate lodges or branches are there?

Answer—86.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives sent to attend the general meeting of the Union.

What is the basis of said representation?

Answer—Every lodge is entitled to one delegate.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—September 29th and 30th and October 1, 1908.

How many members of the governing body attended the last regular meeting?

Answer—62.

How many of same were delegates of subordinate branches?

Answer—54.

When and by whom are the officers and directors elected?

Answer—By the governing body at the general meeting.

What are the qualifications for membership?

Answer—Catholic religion, good health, and good moral character.

Is a payment for the benefit funds required of an applicant in advance of his becoming eligible to benefits?

Answer—No. Only \$2.00 required to cover supreme medical examiner's fee, and other expenses in case the applicant should be rejected.

What are the limiting ages for admission?

Answer—18 to 45 years.

What is the minimum and the maximum insurance that may be issued on any one life?

Answer—Minimum, \$100.00; maximum, \$2,000.00.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—First, those connected by family ties; second, the relatives. The Catholic priests having no families are not required to designate their beneficiaries, but in their application may simply state: To be paid as stated in my last will and testament.

How are the expenses of the governing body defrayed?

Answer—The traveling expense of the officers and \$1.50 per day is paid from the expense fund of the Union. The representatives get \$1.50 each from the expense fund of the Union; but traveling expenses are paid by their lodges.

Are assessments graded on any table of mortality?

Answer—Graded.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Give the minimum and the maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—The minimum number of assessments is twelve in one year. The maximum, twenty. Should the maximum number of assessments be not sufficient to cover the death losses, then money of the reserve fund is used to pay the death claims.

Are notices of the assessments and dues sent to the members?

Answer—No. Only in case of double assessment.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—The amount is guaranteed by the double assessment for the mortuary fund and by the reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment?

Answer—Mortuary, about \$1,700.00 for widows' and orphans' fund; \$300.00 for widowers' fund; expense, \$700.00.

How many assessments were collected during the year?

Answer—Mortuary, 18 for widows' and orphans' fund, 12 for widowers' fund; expense, 4.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—The membership fee and 10 per cent of the widows' and orphans' fund are used for the reserve fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; little changes had been made at the last general meeting.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 14 lodges; Minnesota, 26 lodges; Nebraska, 30 lodges; North Dakota, 7 lodges; South Dakota, 8 lodges; Kansas, 1 lodge. Authorized to do business in Iowa, Minnesota, Nebraska, and North Dakota. Did not make application for admission in South Dakota and Kansas.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association?

Answer—Mortuary, \$219,860.88.

Losses and claims paid from organization of association?

Answer—Death claims, \$217,650.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

What officials and heads of departments of the association supervised the making of this report?

Answer—The secretary.

INDEX.

	Page
American Patriots	3
Ancient Order of Gleaners	9
Ancient Order United Workmen	15
Bohemian-Slavonian Benevolent Society of United States	20
Brotherhood of American Yeomen	26
Catholic Order of Foresters	32
Church Fraternal	37
Court of Honor	43
Degree of Honor, A. O. U. W.	50
Fraternal Aid Association	55
Fraternal Bankers Reserve Society	61
Grand Lodge of Iowa Workman of Iowa	67
Highland Nobles	72
Home Guards of the World	78
The Homesteaders	84
Iowa Legion of Honor	89
Katolický Dělák (Catholic Workmen)	93
Knights of Columbus	99
Knights of Father Mathew	105
Knights and Ladies of Honor	110
Knights of the Maccabees of the World	117
Knights of the Modern Maccabees	124
Ladies of the Maccabees of the World	131
Ladies of the Modern Maccabees	137
Loyal Americans of the Republic	144
Loyal Mystic Legion of America	151
Modern Brotherhood of America	157
Modern National Reserve	164
Modern Woodmen of America	170
Mutual Benefit Department, Order of Railway Conductors of America	176
Mutual Protective League	181
Mystic Tilters	186
Mystic Workers of the World	192
National Council of the Knights and Ladies of Security	198
National Union	204
North Star Benefit Association	210
Roman Catholic Mutual Protective Society of Iowa	216
Royal Highlanders	221
Royal Neighbors of America	227
Sovereign Camp of the Woodmen of the World	233
Supreme Council Catholic Knights of America	240
Supreme Council of the Royal Arcanum	246
Supreme Court Independent Order of Foresters	253
Supreme Council of the Western Catholic Union	261
Supreme Forest Woodmen Circle	266
Supreme Lodge Fraternal Union of America	272
Supreme Lodge Knights of Pythias	278
Supreme Tribe of Ben-Hur	284
Western Bohemian Fraternal Association	290
Western Catholic Order of Foresters	295
Zapadni Ceska Katolicka Jednota (The Western Bohemian Catholic Union)	301