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FORTY-FOURTH ANNUAL REPORT

OF THE

AUDITOR OF STATE OF THE STATE OF IOWA

ON

INSURANCE

1913

VOLUME III

FRATERNAL BENEFICIARY SOCIETIES

JOHN L. BLEAKLY

AUDITOR OF STATE

Compiled from Annual Statements, for the Year Ending December 31, 1912

DES MOINES

ROBERT HENDERSON, STATE PRINTER

J. M. JAMIESON, STATE BINDER

1913

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
Des Moines, Iowa, April 28, 1913.

HON. GEO. W. CLARKE, GOVERNOR.

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

No fraternal was organized in Iowa during the year 1912, nor has any society from abroad been licensed to operate in the state.

Early in the year the American Nobles of Waterloo merged with the Fraternal Union of America, a Colorado fraternal, moving their headquarters from Iowa to Denver.

The Church Fraternal of Monmouth, Illinois, consolidated with the North American Union of Chicago, withdrawing from the state.

I believe all Iowa fraternals are prosperous and that the year was one of progress and harmony, generally speaking. Much notoriety has attached to some two or three orders through the opposition of an element resisting the raising of rates by the supreme executive head.

Yours very truly,

A handwritten signature in dark ink, reading "John L. Beasley". The signature is written in a cursive style with a large, prominent initial "J".

Auditor of State.

PART III

ANNUAL STATEMENTS
OF
Fraternal Beneficiary Societies
Transacting Business in Iowa in 1912 and Filing Statements
in 1913

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

ANCIENT ORDER OF GLEANERS

President, John Livingston. Secretary, Grant H. Slocum.
Incorporated September, 1894. Commenced Business October, 1894.
Home Office, Detroit, Michigan.

Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$51,676.10	\$313,974.08

Income

All other assessments or premiums.....	\$318,374.85	-----
Dues and per capita tax.....	-----	\$2,615.25
Net amount received from mem- bers	\$318,374.85	\$32,615.25
Interest on mortgage loans.....	-----	11,210.82
Interest on bonds	-----	111.00
Interest from all other daily balances..	-----	843.50
Total income	\$318,374.85	\$44,280.63
	Charter Membership Funds	Medical Fund
Balance from previous year.....	\$12,259.00	-----
Membership fees actually received.....	2,061.50	-----
Assessments or premiums during first months of membership of which all or an extra percentage is used for charter membership fund.....	13,172.45	-----
Dues and per capita tax.....	16,674.82	-----
Medical examiners' fees actually re- ceived	-----	1,661.00
Net amount received from mem- bers	\$31,908.77	\$1,661.00
Total income	\$31,908.77	\$1,661.00

IOWA INSURANCE REPORT

	Policy Fund	Expense Fund	Total
Balance from previous year		\$14,722.85	\$392,632.99
Membership fees actually received		7,066.50	8,066.00
Assessments or premiums during first months of membership of which all or an extra percentage is used for charter membership fund			13,172.45
All other assessments or premiums			318,374.35
Dues and per capita tax		35,289.46	84,579.53
Medical examiners' fees actually received			1,661.00
Other payments by members, viz.:			
Policy fee	2,348.25		2,348.25
Net amount received from members	\$2,348.25	\$42,295.96	\$429,203.58
Interests on mortgage loans			11,210.82
Interest on bonds			111.00
Interest from all other daily balances		1,660.58	2,004.14
Sale of lodge supplies		3,128.13	3,128.13
From all other sources, viz.:			
Refund American Express Co. overcharge		.50	.50
Rent		130.00	130.00
Refund disbanded arbor		.60	.60
Refund Record Printing Co.		6.90	6.90
Credit for expense of speaker, federation		2.00	2.00
Federation supplies		.50	.50
Castle Arbor — local arbor dues		350.00	350.00
Refund on revision of ritual		25.00	25.00
Total income	\$2,348.25	\$47,606.17	\$446,173.17

Disbursements

	Mortuary Funds	Reserve Funds
Death claims	287,751.27	
Benefits paid to members disabled and in need	21,479.70	
Total benefits paid	\$309,230.97	
Appraiser's expense in negotiating loans		\$23.02
Total disbursements	\$309,230.97	\$23.02
Balance	\$60,883.48	\$358,366.79

ANCIENT ORDER OF GLEANERS

	Charter Membership Funds	Medical Fund
Commissions and fees paid to deputies and organizers	\$4,241.73	
Salaries of deputies and organizers; salaries, \$14,365.71; expenses, \$10,979.96	25,343.67	
Salaries of managers or agents not deputies or organizers	3,600.00	
Salaries and fees paid to supreme medical examiners		1,661.00
Prizes for securing new members	962.76	
Total disbursements	\$34,148.16	\$1,661.00
Balance	\$10,020.57	

	Policy Fund	Expense Fund	Total
Death claims			\$287,751.27
Benefits paid to members disabled and in need			21,479.70
Total benefits paid			\$309,230.97
Commissions and fees paid to deputies and organizers			4,241.73
Salaries of deputies and organizers; salaries, \$14,365.71; expenses, \$10,979.96			25,343.67
Salaries of managers or agents not deputies or organizers			3,600.00
Salaries of officers and trustees		5,026.84	5,026.84
Secretary's policy fee	2,348.25		2,348.25
Salaries of office employees		15,807.50	15,807.50
Salaries and fees paid to supreme medical examiners			1,661.00
Traveling and other expenses of officers, trustees and committees		777.82	777.82
Insurance department fees		150.45	150.45
Advertising, printing and stationery		5,005.30	5,005.30
Postage, express, telegraph and telephone		4,229.22	4,229.22
Lodge supplies		2,812.02	2,812.02
Official publication		7,980.00	7,980.00
Prizes for securing new members			962.76
Expense of supreme lodge meeting		1,249.88	1,249.88
Appraiser's expense in negotiating loans			23.02
Other legal expenses		1,400.17	1,400.17
Furniture and fixtures		321.85	321.85
Taxes, repairs and other expenses on real estate		1,105.26	1,105.26
All other disbursements		6,177.85	6,177.85
Total disbursements	\$2,348.25	\$52,733.75	\$400,446.05
Balance		\$9,589.27	\$438,360.11

Ledger Assets

Book value of real estate.....	\$ 33,671.36
Mortgage loans on real estate.....	231,770.00
Book value of bonds and stocks.....	1,200.00
Deposited in banks.....	121,715.75
Total ledger assets.....	\$ 438,360.11

Non-Ledger Assets

Interest due and accrued (mortgages).....	7,033.61
Interest due and accrued (bonds).....	35.29
Unapportioned amount deposited to credit of local arbiters in Peninsular Savings Bank.....	\$ 3,350.78
Furniture and fixtures.....	\$ 8,294.08
	12,275.76
Gross assets.....	\$ 457,724.08

Deduct Assets Not Admitted

Other items, viz.:	
Furniture and fixtures.....	\$ 8,294.08
Unapportioned amount noted above.....	3,350.78
	12,275.76
Total admitted assets.....	\$ 445,448.92

Liabilities

Death claims reported but not adjusted.....	\$ 38,438.34
Total unpaid claims.....	\$ 38,438.34
All other liabilities, viz.:	
Miscellaneous expense bills.....	\$ 170.52
December commissions and salaries due or- ganizers.....	1,302.82
	1,473.34
Total liabilities.....	\$ 39,911.68

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	66,681	\$57,833,500.00
Benefit certificates written during the year.....	5,153	4,424,750.00
Benefit certificates increased during the year.....		19,900.00
Totals.....	71,834	\$62,278,150.00
Deduct terminated or deceased during the year.....	3,554	3,106,250.00
Total benefit certificates in force December 31, 1912.....	68,280	\$59,171,900.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	231	\$207,000.00
Benefit certificates written during the year.....	16	14,500.00
Totals.....	247	\$221,500.00
Deduct terminated or deceased during the year.....	4	3,500.00
Total benefit certificates in force December 31, 1912.....	243	\$218,000.00
Received during the year from members in Iowa:		
Mortuary, \$1,105.88; reserve, \$111.50; membership, \$167.10; medical and policy, \$23.25; expense, \$163.55; total, \$1,571.28.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	451-4	\$37,915.00
Claims (face value) incurred during the year.....	259	207,100.00
Totals.....	395 1-4	\$335,015.00
Claims paid during the year.....	341 2-3	287,751.27
Balance.....	59 7-12	\$47,263.73
Saved by compromising or scaling down claims during the year.....		8,825.30
Claims unpaid December 31, 1912.....	59 7-12	\$38,438.34

Exhibit of Sick and Accident Claims

Total Claims	Number	Amount
Claims incurred during the year.....	1,094	\$21,479.70
Totals.....	1,094	\$21,479.70
Claims paid during the year.....	1,094	21,479.70
Iowa Claims	Number	Amount
Claims incurred during the year.....	7	\$130.00
Totals.....	7	\$130.00
Claims paid during the year.....	7	130.00

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—1,293.

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—One delegate from each subordinate organization.

What is the basis of representation in the governing body?

Answer—One delegate from each subordinate organization.

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 9, 1912.

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

Answer—431.

How many of same were delegates of the subordinate branches?

Answer—423.

When and by whom are the officers elected?

Answer—By delegates at biennial meetings.

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.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars?

Answer—The first three payments are known as membership payments and go direct to membership 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.

How many assessments were collected during the year?

Answer—Mortuary, seven; disability, none; emergency or reserve, semi-annual; expense, semi-annual.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$45,482.05; emergency or reserve, \$34,650.50; expense, \$37,000.50.

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

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

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

Answer—Michigan, 10; Ohio, 69; Indiana, 121; Illinois, 87; Iowa, 10.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

ANCIENT ORDER OF UNITED WORKMEN

President, E. B. Evans.

Secretary, W. H. Stowell.

Home Office, Des Moines, Iowa.

Balance From Previous Year

	Beneficiary Fund	Step Rate— Emergency Fund	Expense Funds	Total
Balance from previous year	\$34,859.49	\$64,913.19	\$2,207.05	\$101,979.73

Income

	Mortuary Fund	Level Rate— Reserve Fund
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense	\$4,508.82	-----
All other assessments or premiums	37,585.33	-----
Net amount received from members	\$42,184.15	-----
Interest from all other sources	214.22	46.46
Total income	\$42,398.37	\$46.46

	Beneficiary Fund	Step Rate— Emergency Fund
Balance from previous year	\$34,859.49	\$64,913.19
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense	5,998.97	-----
All other assessments or premiums	353,118.49	-----
Net amount received from members	\$359,117.46	-----
Interest on mortgage loans	-----	1,713.15
Interest from all other sources	827.24	782.56
Total income	\$359,944.70	\$2,495.71

	Expense Fund	Total
Balance from previous year	\$2,207.05	\$101,979.73
Certificate fees actually received	766.00	766.00
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense	10,507.70	21,195.58

IOWA INSURANCE REPORT

	Expense Fund	Total
All other assessments or premiums.....	399,763.82	399,763.82
Dues and per capita tax.....	35,220.80	35,220.80
Assessments recovered.....	478.71	478.71
Net amount received from members.....	\$47,063.99	\$448,365.51
Interests on mortgage loans.....		1,713.15
Interest from all other sources.....	51.88	1,430.36
Sale of lodge supplies.....	355.55	355.55
Charter fees.....	20.00	20.00
Miscellaneous recoveries.....	1,072.92	1,072.92
Bills payable.....	3,500.00	3,500.00
Total income.....	\$12,072.25	\$156,957.49

Disbursements

Death claims		Total \$342,000.00
Total benefits paid	Level Rate Mortuary Funds \$12,500.00	Step Rate Beneficiary Funds \$329,500.00
Total death claims		Total \$342,000.00
Total benefits paid		\$342,000.00
and organizers	Expense Funds 22,176.48	Total 22,176.48
Commissions and fees paid to deputies		
Salaries of officers and trustees.....	3,916.69	3,916.69
Salaries and other compensation of committees	1,077.32	1,077.32
Salaries of office employees.....	5,194.55	5,194.55
Traveling and other expenses of offi- cers, trustees and committees.....	1,013.63	1,013.63
Insurance department fees	40.00	40.00
Rent	1,160.00	1,160.00
Advertising, printing and stationery...	4,373.86	4,373.86
Postage, express, telegraph and tele- phone	1,373.72	1,373.72
Lodge supplies	644.56	644.56
Official publication	3,259.25	3,259.25
Expense of grand lodge meeting.....	2,700.24	2,700.24
Legal expense in litigating claims.....	1,115.49	1,115.49
Furniture and fixtures	203.10	203.10
All other disbursements	5,602.04	5,602.04
Total disbursements		\$395,850.93
Balance		\$163,086.29

Ledger Assets

Mortgage loans on real estate.....	\$ 94,300.00
Deposited in trust companies and banks on interest.....	68,786.29
Total ledger assets.....	\$ 163,086.29

ANCIENT ORDER OF UNITED WORKMEN

Non-Ledger Assets

Interest and rents due and accrued.....	3,428.26
Assessments actually collected by subordinate lodges not yet turned over to grand lodge.....	33,117.21
Total admitted assets.....	\$ 190,241.76

Liabilities

Death claims due and unpaid.....	\$ 2,000.00
Death claims resisted.....	2,000.00
Death claims reported but not yet adjusted.....	19,000.00
Total unpaid claims.....	\$ 23,000.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	2,616.56
Borrowed money, \$3,500.00; interest due or accrued on same, \$17.50.....	3,517.50
Reserve to protect level premium contracts.....	24,790.00
Total liabilities.....	\$ 49,313.06

Exhibit of Certificates

Total Business of the Year—All in Iowa

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	15,224	\$24,381,000.00
Benefit certificates written during the year.....	1,457	1,659,500.00
Benefit certificates increased during the year.....		20,000.00
Totals.....	16,681	\$26,060,500.00
Deduct terminated or deceased during the year.....	1,831	2,765,000.00

Total benefit certificates in force December 31, 1912.....	14,850	\$23,295,500.00
Received during the year from members in Iowa:		
Mortuary, \$401,801.61; expense, \$47,063.99; total, \$448,865.51.		

Exhibit of Death Claims

Total Claims—All in Iowa

	Number	Amount
Claims unpaid December 31, 1911, as per last statement.....	12	\$24,000.00
Claims (face value) incurred during the year.....	186	341,500.00
Totals.....	198	\$365,500.00
Claims paid during the year.....	186	342,000.00
Balance.....	12	\$23,500.00
Saved by compromising or scaling down claims during the year.....		500.00
Claims unpaid December 31, 1912.....	12	\$23,000.00

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—102.

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

Answer—Not less frequently than bi-weekly.

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

Answer—By delegates elected by subordinate lodges.

What is the basis of representation in the governing body?

Answer—One from each lodge and one 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—May 9-12, 1911.

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

Answer—225.

How many of the same were delegates of the subordinate branches?

Answer—204.

When and by whom are the officers elected?

Answer—By the governing body at its regular meetings.

Are assessments graded on any table of mortality?

Answer—A. O. U. W. No. 5 table.

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

Answer—Both plans.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—All new members on level premium plan.

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—A. O. U. W. No. 5 mortality table, 4 per cent interest, 12 per year. M. M. Dawson, actuary.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 per cent of first twelve assessments goes into expense 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.

How many assessments were collected during the year?

Answer—Mortuary, step rate 12, level rate 10; disability, none; emergency, or reserve, none; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$33,117.21; disability, none; emergency or reserve, none; expense, \$349.95.

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

Answer—See constitution, passed 1909, amended 1911, section 63.

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

Answer—Iowa only.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY OF UNITED STATES

Incorporated March 1, 1911, State of Illinois.

Commenced Business March 4, 1854.

President, John Pecha.

Secretary, J. V. Lunak.

Home Office, 1208-10 West 18th St., Chicago, Illinois.

Balance From Previous Year			
	Mortuary Funds	Reserve Funds	
Balance from previous year.....	\$731.24	218,097.24	
Income			
Membership fees actually received.....	\$293,318.35	-----	
Dues and per capita tax.....	-----	19,040.77	
Net amount received from members	\$293,318.35	\$19,040.77	
Interest on bonds and dividends on stocks		9,950.83	
Total income with balance from last year	\$294,049.59	\$242,097.84	
	Disability Funds	Expense Funds	Total
Balance from previous year	\$1,805.80	\$9,430.60	\$225,004.97
Membership fees actually received	-----	-----	\$293,318.35
Dues and per capita tax....	\$2,983.27	\$11,885.43	33,919.47
Net amount received from members.....	\$2,983.27	\$11,885.43	\$327,237.82

	Disability Fund	Expense Fund	Total
Interest on bonds and dividends on stocks			9,950.83
Interest from all other sources		292.75	292.75
Sale of lodge supplies		94.95	94.95
From all other sources, viz.:			
For certificates rewritten		382.55	382.55
For books		215.65	215.65
Statutes and by-laws		31.50	31.50
Total income with balance from last year	\$4,789.16	\$22,833.43	\$563,870.02

Disbursements

	Mortuary Funds	Reserve Funds	
Death claims	\$287,000.00	-----	
Returned to members.....	876.20	-----	
Loans to old members.....	475.00	-----	
Total benefits paid.....	\$287,851.20	-----	
Bonds given for collection.....	-----	\$6,600.00	
Total disbursements	\$287,851.20	\$6,600.00	
Balance	\$6,198.39	\$236,097.54	
	Disability Funds	Expense Funds	Total
Death claims.....	-----	-----	\$287,000.00
Sick and accident claims...	\$2,100.00	-----	2,100.00
Returned to members.....	-----	-----	876.20
Loans to old members.....	-----	-----	475.00
Total benefits paid.....	\$ 2,100.00	-----	\$ 289,951.20
Salaries of officers and trustees	-----	3,858.50	3,858.50
Salaries and other compen- sation of committees...	-----	330.00	330.00
Traveling and other ex- penses of officers, trus- tees and committees	-----	401.22	401.22
Insurance department fees.....	-----	78.00	78.00
Rent including associa- tion's occupancy of its own buildings	-----	310.00	310.00
Advertising, printing and stationery	-----	381.20	381.20
Postage, express, telegraph and telephone	-----	376.13	376.13
Official publication	-----	5,435.60	5,435.60
Legal expense in litigating claims	-----	898.71	898.71
Bonds given for collection.....	-----	-----	0,600.00
For schools and education.....	-----	325.00	325.00
Donations and diverse.....	-----	734.76	734.76
Total disbursements.....	\$ 2,100.00	-----	\$ 12,624.12
Balance	\$2,689.16	-----	\$9,709.81

			\$309,175.32
			\$254,694.70

Ledger Assets

Book value of bonds and stocks	\$ 234,523.18
Deposited in trust companies and banks on interest	20,171.52
Total admitted assets	\$ 254,694.70

Liabilities

Death claims due and unpaid	\$ 16,000.00
Total liabilities	\$ 16,000.00

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	24,701	\$17,207,250.00
Benefit certificates written during the year	1,283	831,500.00
Totals	25,984	\$18,038,750.00
Deduct terminated or deceased during the year	1,058	643,500.00
Total benefit certificates in force December 31, 1912	24,926	\$17,395,250.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	955	\$ 641,300.00
Benefit certificates written during the year	44	31,000.00
Totals	999	\$ 672,300.00
Deduct terminated or deceased during the year	34	7,110.00
Total benefit certificates in force December 31, 1912	965	\$ 665,250.00
Received during the year from members in Iowa:		
Mortuary, \$11,726.53; reserve, \$504.81; disability, \$145.80; expense, \$191.10; total, \$12,567.74.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	20	\$ 20,000.00
Claims (face value) incurred during the year	387	287,800.00
Totals	407	\$ 308,800.00
Claims paid during the year	391	292,800.00
Balance	16	\$ 16,000.00
Claims unpaid December 31, 1912	16	\$ 16,000.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	12	\$ 9,000.00
Totals	12	\$ 9,000.00
Claims paid during the year	11	8,000.00
Balance	1	\$ 1,000.00
Claims unpaid December 31, 1912	1	\$ 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—220 lodges and 13 state grand lodges.

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—The delegates elected from the members create by-laws and laws in national conventions for the entire society and elect the executive committee of the supreme lodge.

What is the basis of representation in the governing body?

Answer—One delegate for every 200 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—August, 1909, at Milwaukee, Wis.

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

Answer—Four.

How many of same were delegates of the subordinate branches?

Answer—Three.

When and by whom are the officers elected?

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

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"? (Give full information.)

Answer—Assessments are based on the level premium plan. For each benefit of \$1,000.00 members pay as follows: From 18 to 25 years of age, 6 cents; 25 to 30, 7 cents; 30 to 35, 8 cents; 35 to 40, 10 cents; 40 to 45, 12 cents. Members entitled to benefit of \$500.00 pay one-half and those entitled to \$250.00 pay one-fourth of the above enumerated assessments.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 226. Disability, 1 cent every member each month. Emergency or reserve, March 1, \$3,269.75; June 1, \$0,165.25; September 1, \$3,258.75; December 1, \$4,544.00. Expense, June 1, \$2,461.80; December 1, \$2,485.30.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$1,866.55½; disability, \$249.26; emergency or reserve, \$4,544.00; expense, \$2,485.30.

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 designated exclusively for insuring the payment of death benefits in the future.

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

Answer—Alabama, 1; Arkansas, 1; Connecticut, 2; California, 1; South Dakota, 3; Illinois, 53; Iowa, 11; Kansas, 8; Maryland, 3; Massachusetts, 3; Michigan, 6; Minnesota, 5; Missouri, 10; Nebraska, 11; New Jersey, 5; New York, 19; Ohio, 28; Oklahoma, 1; Pennsylvania, 15; Texas, 21; Wisconsin, 13.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds, or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

BROTHERHOOD OF AMERICAN YEOMEN

President, William Koch.

Secretary, William E. Davy.

Incorporated December 27, 1897.

Commenced Business February 25, 1897.

Home Office, Des Moines, Iowa.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$41,416.73	\$1,685,728.50	\$197,303.57	\$1,924,448.80
Income				
Membership fees actually received	-----	-----	\$87,967.65	\$87,967.65
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	141,302.08	-----	108,386.41	249,688.49
All other assessments or premiums	1,280,015.93	-----	-----	1,280,015.93
Dues and per capita tax	-----	-----	207,488.50	207,488.50
Medical examiners' fees actually received	-----	-----	4,824.00	4,824.00
Total received from members	\$1,430,318.61	-----	\$408,666.56	\$1,928,985.17
Deduct payments returned to applicants and members	-----	-----	701.75	701.75
Net amount received from members	\$1,430,318.61	-----	\$407,964.81	\$1,928,283.42

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Interest on mortgage loans	-----	90,761.88	-----	90,761.88
Interest on bonds and dividends on stocks, \$5,272.01; less refunds	-----	5,261.40	-----	5,261.40
Interest from all other sources	-----	-----	7,949.14	7,949.14
Gross rents from association's property, including \$6,000 for association's occupancy of its own buildings	-----	-----	7,299.00	7,299.00
Sale of lodge supplies	-----	-----	15,513.27	15,513.27
From all other sources, viz.:	-----	-----	-----	-----
Surety bond fund	-----	-----	4,311.80	4,311.80
Shield advertising	-----	-----	4,899.03	4,899.03
Total income	\$1,430,318.61	\$96,036.89	\$537,847.05	\$2,064,191.91

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$1,027,482.92	-----	-----	\$1,027,482.92
Permanent disability claims	68,779.54	-----	-----	68,779.54
Sick and accident claims	27,238.96	-----	-----	27,238.96
Old age benefits	4,100.00	-----	-----	4,100.00
Total benefits paid	\$1,127,601.42	-----	-----	\$1,127,601.42
Commissions and fees paid to deputies and organizers	-----	-----	277,578.78	277,578.78
Salaries of officers and trustees	-----	-----	28,450.00	28,450.00
Salaries and other compensation of committees	-----	-----	2,955.00	2,955.00
Salaries of office employees	-----	-----	51,495.08	51,495.08
Salaries and fees paid to supreme medical examiners	-----	-----	656.82	656.82
Salaries and fees paid to subordinate medical examiners	-----	-----	473.70	473.70
Traveling and other expenses of officers, trustees and committees	-----	-----	9,002.87	9,002.87
Insurance department fees	-----	-----	1,564.70	1,564.70
Rent, including \$6,000.00 for association's occupancy of its own buildings	-----	-----	6,000.00	6,000.00
Advertising, printing and stationery	-----	-----	39,005.86	39,005.86
Postage, express, telegraph and telephone	-----	-----	21,466.70	21,466.70
Lodge supplies	-----	-----	18,701.89	18,701.89
Official publication	-----	-----	25,002.06	25,002.06
Legal expense in litigating claims	-----	-----	5,811.42	5,811.42
Other legal expenses	-----	-----	4,228.87	4,228.87

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Furniture and fixtures	-----	-----	4,372.30	4,372.30
Taxes, repairs and other expenses on real estate	-----	-----	2,504.03	2,504.03
All other disbursements	-----	-----	45,017.28	45,017.28
Total disbursements	\$1,127,601.42	-----	\$544,207.36	\$1,671,868.78
Balance	\$70,837.22	-----	\$199,883.26	\$2,316,771.96

Ledger Assets

Book value of real estate	\$	77,713.32
Mortgage loans on real estate		1,722,831.00
Book value of bonds and stocks		89,640.01
Deposited in trust companies and banks on interest		426,329.92
Organizers' balances		237.71
Total ledger assets	\$	2,316,771.96

Non-Ledger Assets

Interest and rents due and accrued		34,378.86
Market value of real estate over book value		959.98
Market value of bonds and stocks over book value		3,176.05
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		156,992.15
Office furniture and fixtures	\$	26,367.40
Lodge supplies (inventory)		10,532.92
Supply invoices unpaid, \$1,672.26; postage, \$1,293.92		2,966.18
		39,866.50
Gross assets	\$	2,552,145.51

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$	237.71
Office furniture and fixtures		26,367.40
Lodge supplies (inventory)		10,532.92
Supply invoices unpaid, \$1,672.26; postage, \$1,293.92		2,966.18
		40,104.21
Total admitted assets	\$	\$2,512,041.30

Liabilities

Death claims due and unpaid	\$	20,750.00
Death claims resisted		15,000.00
Death claims reported but not adjusted		196,100.00
Present value of deferred death and disability claims payable in installments, 4 per cent.		16,235.83
Total death claims		\$248,085.83
Permanent disability claims reported but not yet adjusted	\$	81,690.15
Total permanent disability claims		\$1,690.15

Sick and accident claims reported but not yet adjusted	75.00
Total sick and accident claims	75.00
Total unpaid claims	\$ 279,850.98
Salaries, rents, expenses, commissions, etc., due or accrued	15,770.54
Advance assessments	8,490.05
Total liabilities	\$ 304,111.57

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	151,095	\$207,931,500.00
Benefit certificates written during the year	40,835	48,449,000.00
Benefit certificates increased during the year		601,000.00
Totals	191,930	\$256,981,500.00
Deduct terminated or deceased during the year	26,686	32,112,500.00
Total benefit certificates in force December 31, 1912	165,244	\$224,869,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	33,958	\$47,674,500.00
Benefit certificates written during the year	3,309	4,149,500.00
Benefit certificates increased during the year		73,000.00
Totals	37,267	\$51,897,000.00
Deduct terminated or deceased during the year	2,385	2,985,500.00
Total benefit certificates in force December, 31 1912	34,882	\$48,911,500.00
Received during the year from members in Iowa:		
Mortuary, \$327,374.96; expense, \$75,117.91; total, \$402,492.87.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	128	\$ 169,750.00
Claims (face value) incurred during the year	1021	1,875,572.63
Totals	1,149	\$ 1,545,322.63
Claims paid during the year	967	1,027,482.92
Balance	182	\$ 517,839.71
Saved by compromising or scaling down claims during the year		271,989.71
Claims rejected during the year	10	14,000.00
Claims unpaid December 31, 1912	172	\$ 231,850.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	34	\$ 40,500.00
Claims (face value) incurred during the year	207	274,050.00
Totals	241	\$ 314,550.00
Claims paid during the year	221	241,628.96
Balance	20	\$ 72,921.04
Saved by compromising or scaling down claims during the year		46,821.04
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1912	19	\$ 25,100.00

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	82	\$50,215.15
Claims incurred during the year	209	126,080.40
Totals	291	\$182,295.55
Claims paid during the year	153	68,779.54
Balance	138	\$113,516.01
Saved by compromising or scaling down claims during the year	91	81,825.86
Claims unpaid December 31, 1912	47	\$31,690.15

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	25	\$19,090.15
Claims incurred during the year	44	26,100.00
Totals	69	\$45,190.15
Claims paid during the year	37	18,398.27
Balance	32	\$26,791.88
Saved by compromising or scaling down claims during the year	20	18,101.73
Claims unpaid December 31, 1912	12	\$8,090.15

Exhibit of Sick and Accident Claims**Total Claims**

	Number	Amount
Claim unpaid December 31, 1911, as per last statement	21	\$2,200.00
Claims incurred during the year	368	33,261.25
Totals	389	\$35,461.25
Claims paid during the year, scaled and rejected	387	35,380.25
Claims unpaid December 31, 1912	2	\$75.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$375.00
Claims incurred during the year	82	7,855.00
Totals	86	\$8,230.00
Claims paid during the year	86	8,230.00

Exhibit of Old Age and Other Claim

Total Claims		Number	Amount
Claims incurred during the year		39	\$4,100.00
Totals		39	\$4,100.00
Claims paid during the year		39	4,100.00
Iowa Claims		Number	Amount
Claims incurred during the year		32	\$3,300.00
Totals		32	\$3,300.00
Claims paid during the year		32	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—2443.

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 conclave. State conclaves elect delegates to supreme conclave.

What is the basis of representation in the governing body?

Answer—See by-laws, sections eleven to sixteen, inclusive.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—June, 1909.

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

Answer—169.

How many of same were delegates of the subordinate branches?

Answer—169.

When and by whom are the officers elected?

Answer—Quadrennially, by supreme conclave.

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.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—None of the mortuary assessment is used for expenses, but the expense fund is composed of 15 cents of each member's monthly payment and 75 per cent of the first twelve payments of new 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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$131,431.07; expense, \$25,561.10.

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

Answer—By deduction from death and disability claims and interest on same. For payment of claims when deaths exceed six thousand members.

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

Answer—Alberta, 18; Arizona, 1; Arkansas, 131; British Columbia, 1; California, 56; Colorado, 53; Idaho, 31; Illinois, 101; Indiana, 42; Iowa, 485; Kansas, 141; Kentucky, 27; Manitoba, 14; Michigan, 174; Minnesota, 244; Missouri, 300; Montana, 70; Nebraska, 85; Nevada, 5; New Jersey, 2; New Mexico, 16; New York, 1; North Dakota, 232; Ohio, 42; Oklahoma, 229; Oregon, 31; Pennsylvania, 4; Saskatchewan, 17; South Dakota, 123; Texas, 448; Utah, 6; Washington, 134; West Virginia, 1; Wisconsin, 97; Wyoming, 21.

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

Answer—President and secretary receive 15 cents for each adopted member, not to exceed \$2,000 per year.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

CATHOLIC ORDER OF FORESTERS

High Chief Ranger, Thomas H. Cannon.

High Secretary, Thomas F. McDonald.

Incorporated May 24, 1893.

Commenced Business May 24, 1893.

Home Office, 30 N. La Salle St., Chicago, Ill.

Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year	\$2,735,271.70	\$30,342.74	\$2,765,614.50

Income			
	Mortuary Funds	Expense Funds	Total
All other assessments or premiums	\$1,554,473.78	\$111,884.73	\$1,666,358.51
Certificate fees		6,841.00	6,841.00
Total received from members	\$1,554,473.78	\$118,725.73	\$1,673,199.51
Deduct payments returns to applicants and members		44.88	44.88
Net amount received from members	\$1,554,473.78	\$118,680.85	\$1,673,154.63
Interest on bonds and dividends on stocks	116,505.89		116,505.89
Interest from all other sources	2,503.69	298.00	2,801.69
Sale of lodge supplies		6,845.30	6,845.30
By 1876, \$10.00; by 1881, \$19.14 returned		29.14	29.14
Advertising in official journal		1,255.55	1,255.55
Sale of waste paper		5.00	5.00
Premium subordinate court bonds		4,273.90	4,273.90
Total income	\$1,673,483.36	\$131,387.74	\$1,804,871.10

Disbursements			
	Mortuary Funds	Expense Funds	Total
Death claims	\$1,436,202.98		\$1,436,202.98
Commissions and fees paid to deputies and organizers		6,914.49	
Salaries of deputies and organizers		257.25	
Salaries of officers and trustees		145.40	
Salaries of office employees		22,693.76	
Traveling and other expenses of officers, trustees and committees		4,227.39	
Auditors		814.50	
Insurance department fees		694.60	
Rent, including light for association's occupancy of its own buildings		4,223.50	
Advertising, printing and stationery		4,990.18	
Postage, express, telegraph and telephone		4,134.44	
Lodge supplies		5,554.99	
Official publication		22,116.93	
Accrued interest on bonds purchased		2,546.05	
Expense of supreme lodge meeting, badges		207.24	
Legal expense in litigating claims		2,150.44	
Other legal expenses, investigations		63.45	
Furniture and fixtures		504.30	
Fire insurance premium		29.10	
All other disbursements		5,558.78	
Total disbursements		\$1,593,892.12	
Balance		\$3,006,593.48	

Ledger Assets	
Book value of bonds and stocks	\$ 2,890,540.41
Deposited in trust companies and banks on interest	101,053.07
Other ledger assets, viz.:	
Cash deposit prov. treas. P. O.	5,000.00
Bond deposit prov. treas. Manitoba	10,000.00
Total ledger assets	\$ 3,006,593.48

Non-Ledger Assets	
Interest and rents due and accrued	45,262.42
All other assets, viz.:	
Due subordinate courts	\$ 18,702.75
Advertising account official journal	380.34
Lodge supplies	3,900.00
Furniture and fixtures	4,599.94
	27,582.18
Gross assets	\$ 3,079,438.03

Deduct Assets Not Admitted	
Book value of bonds and stocks over market value	\$ 68,263.99
Lodge supplies	3,900.00
Furniture and fixtures	4,599.04
Advertising account	380.34
	77,143.37
Total admitted assets	\$ 3,002,294.66

Liabilities	
Death claims due and unpaid	\$ 4,691.91
Death claims resisted	14,500.00
Death claims reported but not adjusted	163,750.00
Total unpaid claims	\$ 182,941.91
Due relief fund	385.46
Total liabilities	\$ 183,327.37

Exhibit of Certificates		
Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	149,295	\$153,591,250.00
Benefit certificates written during the year	8,582	8,081,750.00
Benefit certificates increased during the year		47,750.00
Totals	157,877	\$161,720,750.00
Deduct terminated or decreased during the year	9,556	9,357,750.00
Total benefit certificates in force December 31, 1912	148,321	\$152,363,000.00

Business in Iowa During the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	5,858	\$6,049,000.00
Benefit certificates written during the year	413	389,500.00
Benefit certificates increased during the year		4,000.00
Totals	6,271	\$6,442,500.00
Deduct terminated or decreased during the year	478	468,000.00
Total benefit certificates in force December 31, 1912	5,793	\$5,974,500.00
Received during the year from members in Iowa:		
Mortuary, \$65,012.51; expense, \$4,475.75; total, \$69,488.26.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	153	\$170,658.57
Claims (face value) incurred during the year-----	1,379	1,456,750.00
Totals -----	1,532	\$1,627,408.57
Claims paid during the year-----	1,355	1,436,202.98
Balance -----	177	\$191,205.59
Saved by compromising or scaling down claims during the year -----		3,263.63
Claims rejected during the year-----	6	5,000.00
Claims unpaid December 31, 1912-----	171	\$182,941.91

Iowa Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	9	\$8,310.00
Claims (face value) incurred during the year-----	37	41,500.00
Totals -----	46	\$49,810.00
Claim paid during the year-----	40	42,810.00
Balance -----	6	\$7,000.00
Claims unpaid December 31, 1912-----	6	\$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.

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

Answer--1,747.

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 representation in the governing body?

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, 1911.

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

Answer--264.

How many of same were delegates of the subordinate branches?

Answer--251.

When and by whom are the officers elected?

Answer--By delegates at international convention.

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. mortality table; age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer--Level premium.

Have the liabilities of the association, under its certificate 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--N. F. C.; 4 per cent; 12 monthly assessments; in able hands.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer--Mortuary, 12; expense, 3.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer--Mortuary, \$120,202.45; expense, \$37,502.25.

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

Answer--Amount realized from mortuary assessments over death losses; payments of death losses only.

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

Answer--Illinois, 373; California, 3; Louisiana, 1; Oklahoma, 2; Indiana, 12; Iowa, 105; Kentucky, 15; Maine, 23; Massachusetts, 24; Michigan, 48; Minnesota, 192; Missouri, 10; Kansas, 4; Montana, 10; Nebraska, 22; New Hampshire, 31; North Dakota, 35; Ohio, 93; Oregon, 11; Ontario, 124; Alberta, 1; Manitoba, 3; Saskatchewan, 1; Pennsylvania, 19; Quebec, 251; New Brunswick, 6; Nova Scotia, 2; Rhode Island, 8; South Dakota, 25; Vermont, 40; New York, 4; Washington, 17; British Columbia, 4; Idaho, 2; Wisconsin, 196.

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

Answer--No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer--Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer--No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer--No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer--No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

COURT OF HONOR

President, A. L. Hereford.

Secretary, W. E. Robinson.

Incorporated July 16, 1895.

Commenced Business July 23, 1895.

Home Office, Springfield, Illinois.

Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$94,194.83	\$1,814,641.80

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$11,280.94	-----
All other assessments or premiums.....	857,267.04	-----
Total received from members.....	\$868,547.98	-----
Deduct payments returns to applicants and members	313.05	-----
Net amount received from members	\$868,234.93	-----
Interest on mortgage loans	-----	32,888.17
Interest on bonds and dividends on stocks	-----	53,159.77
Interest from all other sources.....	3,351.14	697.28
Gross rents from association's property	-----	1,609.65
Interest on judgment erroneously charged in 1911	12.00	-----
Premium on bonds and mortgages.....	-----	117.92
Readjustment book value real estate.....	-----	894.30

Total income	\$871,598.07	\$89,307.00
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	Relief Fund	Expense Funds	Total
Balance from previous year	\$945.68	\$8,398.98	-----
Assessments or premiums during first 12 months of which all or an extra percentage is used for expense	-----	\$63,854.63	\$65,135.57
All other assessments or premiums	16,340.90	67,179.67	934,787.61
Dues and per capita tax.....	-----	121,933.30	121,933.30

Total received from members	\$10,340.90	\$242,967.60	\$1,121,856.48
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COURT OF HONOR

	Relief Fund	Expense Funds	Total
Deduct payments returns to applicants and members	47.00	38.39	398.44
Net amount received from members	\$10,293.90	\$242,929.21	\$1,121,458.04
Interest on mortgage loans	-----	-----	32,888.17
Interest on bonds and dividends on stocks	-----	-----	53,159.77
Interest from all other sources	12.47	198.12	4,259.01
Gross rents from association's property	-----	-----	1,609.65
Sale of lodge supplies.....	-----	841.54	841.54
From all other sources, viz.:	-----	-----	-----
Benefit certificate fees.....	-----	876.60	876.60
Social certificate fees.....	-----	365.00	365.00
Transfer card fees	-----	42.50	42.50
Advertising official publication	-----	459.00	459.00
Interest on judgment erroneously charged in 1911	-----	-----	12.00
Premium on bonds and mortgages	-----	-----	117.92
Readjustment book value real estate.....	-----	-----	894.30
Total income	\$10,366.37	\$245,711.97	\$1,216,983.50

Disbursements

	Mortuary Funds	Relief Fund	Total
Death claims	\$737,632.30	-----	\$737,632.30
Permanent disability claims	2,500.00	-----	2,500.00
Sick and accident claims.....	-----	\$11,166.49	11,166.49
Total benefits paid	\$740,132.30	\$11,166.49	\$751,298.79
Commissions and fees paid deputies and organizers	-----	81,617.16	81,617.16
Salaries of officers and trustees	-----	15,300.00	15,300.00
Other compensation of officers and trustees, expense and per diem six supreme directors	-----	10,526.53	10,526.53
Salaries and other compensation of committees	-----	2,359.67	2,359.67
Salaries of office employees	-----	19,374.88	19,374.88
Salaries and fees paid to supreme medical examiners	-----	3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners	-----	484.00	484.00
Traveling and other expenses of officers, trustees and committees.....	-----	1,015.07	1,015.07

	Mortuary Funds	Relief Fund	Total
For collection and remittance of assessments and dues		41,228.80	41,228.80
Insurance department fees		1,173.08	1,173.08
Rent, including \$1,609.65 for association's occupancy of its own buildings....		1,609.65	1,609.65
Advertising, printing and stationery		10,531.80	10,531.80
Postage, express, telegraph and telephone		4,555.28	4,555.28
Official publication		12,782.16	12,782.16
Expense of supreme lodge meeting		6,522.40	6,522.40
Legal expense in litigating claims		6,350.14	6,350.14
Other legal expenses.....		5,000.00	5,000.00
Furniture and fixtures.....		1,889.84	1,889.84
Taxes, repairs and other expenses on real estate		1,057.46	1,057.46
All other disbursements.....		7,198.48	7,198.48
Total disbursements		\$985,475.19	\$985,475.19
Balance		\$2,149,689.00	\$2,149,689.00

Ledger Assets

Book value of real estate.....	\$ 40,663.99
Mortgage loans on real estate	842,600.00
Book value of bonds	1,136,212.70
Deposited in trust companies and banks on interest	130,212.91
Total ledger assets	\$ 2,149,689.00

Non-Ledger Assets

Interest and rents due and accrued.....	\$ 36,035.64
Market value of real estate over book value.....	9,336.01
Market value of bonds and stocks over book value	10,008.63
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	93,584.98
Total admitted assets	\$ 2,298,654.86

Liabilities

Death claims resisted	\$ 30,362.92
Death claims reported but not adjusted.....	58,142.85
Total death claims	\$ 88,505.14
Permanent disability claims resisted.....	250.00
Total permanent disability claims	250.00
Sick and accident claims resisted.....	\$ 494.91
Sick and accident claims reported but not yet adjusted	322.31
Total sick and accident claims	727.22
Total unpaid claims	\$ 89,482.36

Advance assessments	1,346.43
All other liabilities, viz.:	
Recorder's compensation for December, 1912.....	3,450.05
Total liabilities	\$ 94,278.84

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	67,245	\$81,887,625.00
Benefit certificate written during the year.....	9,588	9,411,500.00
Benefit certificates increased during the year.....		62,500.00
Totals	76,833	\$91,361,625.00
Deduct terminated or decreased during the year.....	8,202	8,235,250.00

Total benefit certificates in force December 31, 1912

68,631 \$93,126,875.00

Business in Iowa During the Year

Benefit certificates in force December 31, 1911, as per last statement	\$5,352	6,707,750.00
Benefit certificates written during the year.....	779	769,500.00
Benefit certificates increased during the year.....		10,000.00

Totals	6,131	\$7,487,250.00
Deduct terminated or decreased during the year.....	558	591,250.00

Total benefit certificates in force December 31, 1912

5,573 \$6,896,000.00

Received during the year from members in Iowa:
Mortuary, \$81,655.67; accident, \$783.00; expense, \$9,833.20; total, \$92,271.87.

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	61	\$70,000.00
Claims (face value) incurred during the year.....	592	780,612.29
Totals	653	\$850,612.29
Claims paid during the year.....	583	737,632.80
Balance	70	\$112,979.00
Saved by compromising or scaling down claims during the year	4	24,474.85
Claims rejected during the year.....	7	7,000.00
Claims unpaid December 31, 1912	66	\$88,505.14

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$6,000.00
Claim (face value) incurred during the year.....	51	66,000.00
Totals	55	\$72,000.00
Claims paid during the year.....	50	63,478.68
Balance	5	\$8,521.32
Saved by compromising or scaling down claims during the year		1,026.32
Claims unpaid December 31, 1912	5	\$7,500.00

Exhibit of Permanent Disability Claims

Total Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$250.00
Claims incurred during the year	6	2,530.00
Totals	7	\$2,780.00
Claims paid during the year	6	2,500.00
Balance	1	\$250.00
Claims unpaid December 31, 1912	1	\$250.00

Exhibit of Sick and Accident Claims

Total Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	9	\$403.76
Claims incurred during the year	381	11,619.78
Totals	390	\$12,023.54
Claims paid during the year	365	11,166.49
Compromised or dropped	4	129.83
Claims unpaid December 31, 1912	21	\$727.22

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$22.50
Claims incurred during the year	17	\$72.08
Totals	18	\$394.94
Claims paid during the year	15	292.87
Claims unpaid December 31, 1912	3	\$102.07

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—1177.

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 court.

What is the basis of representation in the governing body?

Answer—District to county court 25 or major fraction; county courts to state courts 25.0 or major fraction and state to supreme court 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—June 18, 19, 1912.

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

Answer—149.

How many of same were delegates to the subordinate branches?

Answer—116.

When and by whom are the officers elected?

Answer—At each quadrennial supreme meeting by those entitled to vote therein.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age or attained age.

Answer—N. F. C. Table Entry Age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—See constitution.

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

Answer—Being done now.

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—N. F. C. Mortality Table and four per cent interest assumption, 12 assessments, W. B. Kieft, Springfield, Ill.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—See answer to previous question.

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.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary and disability, \$83,734.84; relief, \$1,505.00; expense, \$10,350.14.

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

Answer—California, 15; Colorado, 16; Illinois, 503; Indiana, 100; Iowa, 73; Kansas, 53; Michigan, 36; Minnesota, 41; Missouri, 149; Montana, 8; Nebraska, 42; North Dakota, 5; Ohio, 26; Oklahoma, 31; South Dakota, 3; Texas, 4; Utah, 1; Washington, 7; Wisconsin, 3; Wyoming, 1.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Deposited with Illinois insurance department for safe keeping only.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

FRATERNAL AID ASSOCIATION

President, H. E. Don Carlos.

Secretary, L. D. Roberts.

Incorporated February 20, 1894.

Commenced Business October 14, 1890.

Home Office, Vermont and Henry Streets, Lawrence, Kansas.

Balance From Previous Year

	Benefit Funds	Emergency Funds	General Funds	Total
Balance from previous year	\$97,919.75	\$533,934.30	\$10,500.99	\$621,287.00

Income

Membership fees actually received			\$3,087.55	\$3,087.55
Assessments or premiums during first -- months of membership of which all or an extra percentage is used for expense			24,218.83	24,218.83
All other assessments or premiums	\$441,653.27	\$29,443.73	117,774.33	588,871.33

Net amount received

from members	\$441,653.27	\$29,443.73	\$145,080.71	\$616,177.71
Interest on bank deposits	2,335.22	8,704.21		11,039.43
Interest on gov. bonds		785.00		785.00
Interest on municipal bonds		5,885.15		5,885.15
Gross rents from association's property		3,671.00		3,671.00
Sale of lodge supplies			1,692.00	1,692.00
Council bonds			423.48	423.48
Miscellaneous			7.76	7.76

Total income	\$443,988.49	\$48,549.09	\$147,203.95	\$639,741.53
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Disbursements

	Benefit Funds	Emergency Funds	General Funds	Total
Death claims	\$439,049.15			\$439,049.15
Permanent disability claims	59,699.00			59,699.00

Total benefits paid	\$498,748.15			\$498,748.15
Commissions and fees paid to deputies and organizers			66,743.14	66,743.14
Salaries of deputies and organizers			37,785.63	37,785.63

FRATERNAL AID ASSOCIATION

	Benefit Funds	Emergency Funds	General Funds	Total
Salaries of officers			9,200.00	9,200.00
Salaries and other compensation of committees			3,016.00	3,016.00
Salaries of office employees			10,662.47	10,662.47
Salaries and fees paid to supreme medical examiners			4,067.66	4,067.66
Salaries and fees paid to subordinate medical examiners			11,263.40	11,263.40
Traveling and other expenses of officers, trustees and committees			1,363.78	1,363.78
Insurance department fees			1,450.82	1,450.82
Advertising, printing and stationery			6,560.31	6,560.31
Postage, express, telegraph and telephone			3,204.79	3,204.79
Lodge supplies			3,004.57	3,004.57
Official publication			6,395.88	6,395.88
Expense of supreme lodge meeting			53.00	53.00
Legal expense in litigating claims			318.45	318.45
Other legal expenses			304.69	304.69
Furniture and fixtures			181.04	181.04
Taxes, repairs and other expenses on real estate		2,934.00		2,934.00
Loss on sale or maturity of ledger assets		3,706.84		3,706.84
All other disbursements			11,120.95	11,120.95

Total disbursements	\$498,748.15	\$6,640.93	\$176,096.58	\$682,085.66
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Balance	\$43,160.09	\$575,842.16	\$40,059.02	\$578,942.03
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Ledger Assets

Book value of real estate	\$ 58,987.70
Book value of bonds and stocks	146,569.47
Deposited in trust companies and banks on interest	309,225.16
Cash in association's office, \$320.05; deposited in banks (not on interest), \$3,840.55	4,160.60
Total ledger assets	\$ 578,942.93

Non-Ledger Assets

Interest and rents due and accrued	3,868.76
Assessments actually collected by subordinate lodges but not yet turned over to supreme lodge	53,760.26
Cash on hand with general treasurer account	
F. A. A. building fund	299.01
Gross assets	\$ 636,870.99

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$66.47
Total admitted assets	\$ 636,804.49

Liabilities

Death claims due and unpaid.....	\$	2,000.00
Death claims reported but not adjusted.....		41,500.00
Total liabilities	\$	43,500.00

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	40,613	\$52,053,250.00
Benefit certificates written during the year.....	12,607	13,890,257.00
Benefit certificates increased during the year.....		121,250.00
Totals	53,220	\$66,064,750.00
Deduct terminated or decreased during the year.....	5,706	7,380,750.00
Total benefit certificates in force December 31, 1912	47,514	\$58,684,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	1,329	\$1,553,500.00
Benefit certificates written during the year.....	225	273,500.00
Benefit certificates increased during the year.....		6,000.00
Totals	1,554	\$1,833,000.00
Deduct terminated or decreased during the year.....	218	260,000.00
Total benefit certificates in force December 31, 1912	1,336	\$1,573,000.00
Received during the year from members in Iowa:		
Benefit, \$12,711.40; emergency, \$847.42; general, \$4,070.01; total, \$17,637.83.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	30	\$48,500.00
Claims (face value) incurred during the year.....	332	454,600.00
Totals	362	\$503,100.00
Claims paid during the year.....	330	439,049.15
Balance	32	\$64,050.85
Saved by compromising or scaling down claims during the year		20,550.85
Claims unpaid December 31, 1912	32	\$43,500.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$3,000.00
Claims (face value) incurred during the year.....	10	10,000.00
Totals	11	\$13,000.00
Claims paid during the year.....	10	11,650.00
Balance	1	\$1,350.00
Saved by compromising or scaling down claims during the year		350.00
Claims unpaid December 31, 1912	1	\$1,000.00

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims incurred during the year.....	171	\$59,690.00
Totals	171	\$59,690.00
Claims paid during the year.....	171	59,690.00

Iowa Claims

	Number	Amount
Claims incurred during the year.....	1	\$400.00
Totals	1	\$400.00
Claims paid during the year.....	1	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—687.

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—In district convention on basis of one delegate for each 25 members or major fraction thereof, where representatives to general council are elected.

What is the basis of representation in the governing body?

Answer—One representative for each 500 members or major fraction 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—October, 1911.

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

Answer—One hundred and ten (110).

How many of same were delegates of the subordinate branches?

Answer—Ninety-one (91).

When and by whom are the officers elected?

Answer—Biennially, by vote of representatives and general officers.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify 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"? (Give full information.)

Answer—Level premium.

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

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—20 per cent and the first six assessments for a period of six months from new 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.

How many assessments were collected during the year?

Answer—Benefit, 12; emergency, 12; general 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Benefit, \$37,100.18; emergency, \$2,473.34; general, \$14,039.47.

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

Answer—By 5 per cent of assessments and transfer of surplus benefit fund when more than two assessments of said funds are on hand to pay death and disability losses. When 12 annual assessments are inadequate.

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

Answer—Arkansas, 15; California, 83; Colorado, 23; Illinois, 30; Indiana, 14; Iowa, 19; Kansas, 255; Kentucky, 3; Missouri, 82; Michigan, 26; Montana, 2; Nebraska, 18; Oklahoma, 70; Oregon, 4; Texas, 19; Utah, 2; Washington, 11; Wisconsin, 10; Wyoming, 1.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—No.

If not, give full and complete information relating thereto.

Answer—\$11,101.10 government bonds on deposit with state treasurer of the state of Kansas.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other persons, or any firm, corporation or association any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

FRATERNAL BANKERS RESERVE SOCIETY

President, R. A. Moses.

Secretary, R. D. Taylor.

Incorporated December 15, 1900.

Commenced Business January 26, 1901.

Home Office, cor. Third Ave. and Third St., Cedar Rapids, Iowa.

Balance From Previous Year				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$923.01	\$43,665.27	\$900.78	\$45,489.06
Income				
Membership fees actually received	-----	-----	\$299.95	\$299.95
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$4,820.75	-----	10,462.13	15,282.88
All other assessments or premiums	46,082.82	-----	22,324.65	68,407.47
Net income received from members	\$50,903.57	-----	\$33,086.73	\$83,990.30
Interest on mortgage loans	-----	1,705.00	-----	1,705.00
Interest from all other sources	-----	90.00	-----	90.00
Sale of lodge supplies	-----	-----	241.01	241.01
Total Income	\$50,903.57	\$1,795.00	\$33,328.94	\$86,026.91
Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$49,270.79	-----	-----	\$49,270.79
Permanent disability claims	1,175.78	-----	-----	1,175.78
Sick and accident claims	1,800.75	-----	-----	1,800.75
Total benefits paid	\$52,247.32	-----	-----	\$52,247.32
Commissions and fees paid to deputies and organizers	-----	-----	12,957.72	-----
Salaries of deputies and organizers	-----	-----	1,000.00	-----
Salaries of managers or agents not deputies or organizers	-----	-----	1,200.00	-----

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries of officers and trustees	-----	-----	3,600.00	-----
Other compensation of officers and trustees	-----	-----	221.00	-----
Salaries of office employees	-----	-----	3,616.90	-----
Salaries and fees paid to supreme medical examiners	-----	-----	1,200.00	-----
Salaries and fees paid to subordinate medical examiners	-----	-----	1,326.40	-----
Traveling and other expenses of officers, trustees and committees	-----	-----	2,399.11	-----
Insurance department fees	-----	-----	189.00	-----
Rent, including association's occupancy of its own buildings	-----	-----	900.00	-----
Advertising, printing and stationery	-----	-----	444.63	-----
Postage, express, telegraph and telephone	-----	-----	565.41	-----
Lodge supplies	-----	-----	200.72	-----
Official publication	-----	-----	1,027.73	-----
Expense of supreme lodge meeting	-----	-----	1,028.22	-----
Legal expense in litigating claims	-----	-----	157.00	-----
Furniture and fixtures	-----	-----	122.35	-----
All other disbursements	-----	-----	1,883.39	-----
Total disbursements	-----	-----	\$86,317.50	-----
Balance	-----	-----	\$15,208.47	-----

Ledger Assets

Mortgage loans on real estate	\$	32,250.00	
Cash in association's office, \$2,642.89; deposited in banks (not on interest), \$3,479.60		6,122.49	
Organizers' balances		6,172.30	
Other ledger assets, viz.: Due from local lodge secretaries		663.68	
Total ledger assets	\$	45,208.47	

Non-Ledger Assets

Interest and rents due and accrued		1,234.40	
Assessments actually collected by subordinate lodges and not yet turned over to supreme lodge		7,162.85	
Furniture and supplies		1,500.00	
Gross assets	\$	55,105.72	

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$	6,172.30	
Furniture and supplies		1,500.00	
		7,672.30	
Total admitted assets	\$	47,433.42	

Liabilities

Death claims due and unpaid	\$	2,261.20	
Death claims adjusted not yet due		4,036.57	
Death claims resisted		444.83	
Death claims reported but not adjusted		7,478.20	
Total death claims	\$	14,220.80	
Permanent disability claims adjusted not yet due	\$	885.90	
Total permanent disability claims	\$	885.90	
Sick and accident claims adjusted and not yet due		97.05	
Total unpaid claims	\$	15,203.75	
Promotion fund		7,000.00	
Total liabilities	\$	22,203.75	

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	7,201	\$9,550,700.00
Benefit certificates written during the year	1,377	1,386,000.00
Totals	8,638	\$10,937,000.00
Deduct terminated or decreased during the year	1,575	1,809,700.00
Total benefit certificates in force December 31, 1912	7,063	\$9,127,900.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	4,986	\$6,233,700.00
Benefit certificates written during the year	472	493,400.00
Totals	5,458	\$6,727,100.00
Deduct terminated or decreased during the year	552	506,000.00
Total benefit certificates in force December 31, 1912	4,906	\$6,160,200.00
Received during the year from members in Iowa: Mortuary, \$37,878.07; expense, \$19,512.69; total, \$57,391.36		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	6	\$5,828.25
Claims (face value) incurred during the year	67	62,491.19
Totals	73	\$68,319.44
Claims paid during the year	53	49,270.79
Balance	20	\$19,048.65
Saved by compromising or scaling down claims during the year		342.25
Claims rejected during the year	4	4,485.60
Claims unpaid December 31, 1912	16	\$14,220.80

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$4,165.50
Claims (face value) incurred during the year	50	45,286.34
Totals	54	\$49,451.84
Claims paid during the year	41	38,279.84
Balance	13	\$11,172.00
Saved by compromising or scaling down claims during the year		342.25
Claims rejected during the year	1	942.60
Claims unpaid December 31, 1912	12	\$9,887.15

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$429.25
Claims incurred during the year	5	2,498.78
Totals	6	\$2,928.03
Claims paid during the year	2	1,175.78
Balance	4	\$1,752.25
Claims withdrawn	2	866.35
Claims unpaid December 31, 1912	2	\$885.90

Iowa Claims

	Number	Amount
Claims incurred during the year	5	\$2,498.78
Totals	5	\$2,498.78
Claims paid during the year	2	1,175.78
Balance	3	\$1,323.00
Claims withdrawn	1	437.10
Claims unpaid December 31, 1912	2	\$885.90

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims incurred during the year	18	\$1,897.80
Totals	18	\$1,897.80
Claims paid during the year	17	1,800.75
Claims unpaid December 31, 1912	1	\$97.05

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

GRAND LODGE DEGREE OF HONOR OF IOWA

President, Etta A. Branson.

Secretary, Lillian C. Moore.

Incorporated January 11, 1911.

Home Office, 520 Des Moines St., Keokuk, Iowa.

Balance From Previous Year

	Mortuary Funds	• Reserve Funds
Balance from previous year	\$10,848.82	\$16,278.15

Income

All other assessments or premiums	\$38,324.65	
Net amount received from members	\$38,324.65	
Interest on mortgage loans		743.61
Interest on bonds and dividends on stocks		225.00
Interest from all other sources, bank deposits	345.74	74.65
Total income	\$38,670.39	\$1,043.26

	General Fund	Expense Fund	Total
Balance from previous year	\$2,870.62		\$29,997.50
All other assessments or premiums		\$3,613.00	\$41,337.74
Dues and per capita tax	4,162.54		4,162.54

Net amount received from members	\$4,162.54	\$3,613.19	\$45,500.28
Interest on mortgage loans			743.61
Interest on bonds and dividends on stocks			225.00
Interest from all other sources, bank deposits	15.00	33.33	469.68
Sale of lodge supplies	221.55		221.55
Charter fees, premium on subordinate lodge			
surety bonds	166.54		166.54
Benefit certificate fees	63.00		63.00
Borrowed from banks	1,000.00		1,000.00

Total income	\$6,229.59	\$3,646.42	\$48,989.66	\$48,989.66
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Disbursements

	Mortuary Funds	Reserve Funds	General Fund	Total
Death claims	\$14,000.00	-----	-----	\$14,000.00
Commissions and fees paid to members	-----	-----	544.55	544.55
Salaries of deputies and or- ganizers	-----	-----	1,984.65	1,984.65
Salaries of officers and trustees	-----	-----	1,600.00	1,600.00
Salaries of office employes Travelling and other ex- penses of officers	-----	-----	788.70	788.70
Insurance department fees	-----	-----	3,277.22	3,277.22
Rent	-----	-----	25.00	25.00
Advertising, printing and stationery	-----	-----	190.00	190.00
Postage, express, telegraph and telephone	-----	-----	161.50	161.50
Lodge supplies	-----	-----	328.00	328.00
Official publication	-----	-----	513.44	513.44
Expense of grand lodge meeting	-----	-----	559.00	559.00
Other legal expense, salary expense legal advisor	-----	-----	1,144.83	1,144.83
Furniture and fixtures, of- fice supplies	-----	-----	53.60	53.60
Per capita tax sup. lodge	-----	-----	77.13	77.13
	-----	-----	275.60	275.60
Total disbursements.	\$14,000.00	-----	\$11,837.88	\$25,837.88
Balance	\$15,041.99	\$37,798.63	\$308.75	\$53,149.37

Ledger Assets

Mortgage loans on real estate.....	\$	28,000.00
Loan secured by pledge of bonds.....		5,000.00
Deposited in trust companies and banks on interest		20,149.37
Total ledger assets	\$	53,149.37

Non-Ledger Assets

Interest and rents due and accrued.....		848.96
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		3,399.99
Total admitted assets	\$	57,398.32

Liabilities

Salaries, rents, expenses, commissions, etc., due or accrued; salary, \$175.00; expenses, \$469.17.....	\$	644.17
Borrowed money, \$1,000.00; interest due or accrued on same, \$8.75		1,008.75
Total liabilities	\$	1,652.92

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1911, as per last statement		3,045	\$2,788,500.00
Benefit certificates written during the year.....		230	217,000.00
Benefit certificates increased during the year.....		-----	7,000.00
Totals		3,275	\$3,010,500.00
Deduct terminated or decreased during the year.....		419	378,500.00
Total benefit certificates in force December 31, 1912		2,855	\$2,633,000.00
Received during the year from members in Iowa:			
Mortuary, \$38,324.65; expense, \$3,013.09; total, \$41,337.74.			

Exhibit of Death Claims

Total Claims		Number	Amount
Claims (face value) incurred during the year.....		16	\$14,000.00
Totals		16	\$14,000.00
Claims paid during the year.....		16	14,000.00

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—73.

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

Answer—One meeting each month.

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

Answer—One representative from each lodge.

What is the basis of representation in the governing body?

Answer—Must be a past chief of honor.

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, 1911.

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

Answer—95.

How many of same were delegates of the subordinate branches?

Answer—74.

When and by whom are the officers elected?

Answer—By representatives at grand lodge session.

Are assessments graded on any table of mortality?

Answer—Old members are on classified rates. New members admitted on N. F. C. rates.

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

Answer—Attained age nearest birthday.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Members on classified plan advance every five years. Those on level rate premium pay the same rate through life.

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

Answer—No.

Is any portion of assessments paid by new members used for expenses?

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—Yes.

If so, give all the facts relating thereto.

Answer—Members on level rates may procure paid-up or extended insurance for such a time as 90 per cent of their reserve will carry them.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,117.81; expense, \$285.50.

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

Answer—On level rates by valuation. On classified plan all over \$5,000.00 on first of each month in beneficiary fund is transferred to reserve for classified members. Can be used to pay death claims when twelve regular assessments will not pay liabilities.

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

Answer—Iowa, 73.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE HOMESTEADERS

President, Geo. A. Young.

Secretary, A. H. Corey.

Incorporated Jan. 25, 1906.

Commenced Business February 13, 1906.

Home Office Securities Bldg., Des Moines, Ia.

Balance From Previous Year				
	Mortuary Funds	Reserve Funds	Reserve Funds	Total
Balance from previous year	\$30,582.41	\$60,000.00	\$1,356.47	\$97,990.88
Income				
Membership fees actually received, certificate fees	-----	-----	\$0,383.00	6,383.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$15,815.74	-----	47,447.28	63,263.02
All other assessments or premiums	158,421.92	-----	30,005.49	198,027.41
Dues and per capita tax	-----	-----	108.90	108.90
Medical examiners' fees actually received	-----	-----	5.00	5.00
Extension fund fee	-----	-----	12,100.00	12,100.00
Total received from members	\$174,237.66	-----	\$105,700.67	\$279,947.83
Deduct payments returns to applicants and members	-----	-----	384.00	384.00
Net amount received from members	\$174,237.66	-----	\$105,325.07	\$279,562.73
Interests on mortgage loans	-----	\$1,917.94	-----	\$1,917.94
Interest from all other sources	-----	1,590.76	-----	1,590.76
Sale of lodge supplies	-----	-----	1,000.04	1,000.04
Miscellaneous income	-----	-----	2,768.58	2,768.58
Total income	\$174,237.66	\$3,508.70	\$109,103.29	\$286,849.65

IOWA INSURANCE REPORT

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$106,847.09	-----	-----	\$106,847.09
Permanent disability claims	390.29	-----	-----	390.29
Accident claims	6,198.16	-----	-----	6,198.16
Total benefits paid	\$113,435.54	-----	-----	\$113,435.54
Commissions and fees paid to deputies and organizers	-----	-----	48,634.45	48,634.45
Salaries of deputies and organizers	-----	-----	5,299.53	5,299.53
Salaries of managers or agents not deputies or organizers	-----	-----	2,631.95	2,631.95
Salaries or officers and trustees	-----	-----	8,569.00	8,569.00
Salaries and other compensation of committees	-----	-----	565.00	565.00
Salaries of office employees	-----	-----	9,090.52	9,090.52
Salaries and fees paid to subordinate medical examiners	-----	-----	5.00	5.00
Travelling and other expenses of officers, trustees and committees	-----	-----	1,699.90	1,699.90
Insurance department fees	-----	-----	727.00	727.00
Rent	-----	-----	1,800.00	1,800.00
Advertising, printing and stationery	-----	-----	3,684.54	3,684.54
Postage, express, telegraph and telephone	-----	-----	2,765.94	2,765.94
Lodge supplies	-----	-----	560.73	560.73
Official publication	-----	-----	4,080.19	4,080.19
Expense of supreme lodge meeting	-----	-----	976.27	976.27
Legal expense of litigating claims	-----	-----	-----	900.00
Other legal expenses	-----	-----	-----	648.30
All other disbursements	-----	161.33	21,603.54	21,824.80
Total disbursements	\$113,435.54	\$161.33	\$114,901.66	\$227,898.53
Balance after transfer	\$51,297.75	\$103,407.37	\$2,245.88	\$156,951.00

Ledger Assets

Mortgage loans on real estate	\$ 90,600.00
Deposited in trust companies and banks on interest	49,972.27
Cash in association's office, \$873.90; deposited in banks (not on interest), \$24,504.83	25,378.73
Total ledger assets	\$ 156,951.00

Non-Ledger Assets

Interest and rents due and accrued	\$ 2,355.25
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	27,500.00

THE HOMESTEADERS

All other assets, viz.:

Organizers balance	\$ 2,000.00
Furniture and fixtures	4,469.04
Stationery and supplies	2,352.00
Due from homesteads on account	810.87
	9,631.91
Gross assets	\$ 100,433.16

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$ 2,000.00
Furniture and fixtures	4,469.04
Stationery and supplies	2,352.00
Due from homesteads on accounts	810.87
	9,631.91
Total admitted assets	\$ 188,800.25

Liabilities

Death claims resisted	\$ 7,562.66
Death claims reported but not adjusted	30,365.09
Total death claims	\$ 37,927.75
Sick and accident claims reported but not yet adjusted	\$ 199.73
Total sick and accident claims	199.73
Total unpaid claims	\$ 38,127.48
Salaries, rents, expenses, commissions, etc., due or accrued	3,001.29
Total liabilities	\$ 42,088.77

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	15,435	\$21,330,500.00
Benefit certificates written during the year	7,797	11,738,500.00
Benefit certificates increased during the year	-----	139,500.00
Totals	23,232	\$33,214,500.00
Deduct terminated or decreased during the year	4,466	6,753,000.00
Total benefit certificates in force December 31, 1912	18,766	\$26,461,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	6,557	\$8,329,000.00
Benefit certificates written during the year	1,502	1,969,500.00
Benefit certificates received by transfer	58	79,500.00
Benefit certificates increased during the year	-----	48,500.00
Totals	8,117	\$10,426,500.00
Deduct terminated or decreased during the year	872	1,091,000.00
Total benefit certificates in force December 31, 1912	7,245	\$9,335,500.00
Received during the year from members in Iowa:		
Mortuary, \$74,637.18; expense, \$33,025.20; total, \$107,662.38.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	8	\$9,147.02
Claims (face value) incurred during the year	123	136,987.94
Totals	131	\$146,134.96
Claims paid during the year	100	106,847.99
Balance	31	\$39,286.97
Saved by compromising or scaling down claims during the year	1	756.00
Claims rejected during the year	1	774.72
Claims unpaid December 31, 1912	32	\$37,927.75

Iowa Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	2	\$2,054.39
Claims (face value) incurred during the year	41	41,394.39
Totals	43	\$43,448.78
Claims paid during the year	39	36,700.02
Claims unpaid December 31, 1912	7	\$6,658.67

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$300.29
Claims incurred during the year	1	300.29
Totals	2	\$600.58

Exhibit of Accident Claim

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$139.88
Claims incurred during the year	88	6,258.01
Totals	92	\$6,397.89
Claims paid during the year	88	6,198.16
Claims unpaid December 31, 1912	4	\$199.73

Iowa Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	3	\$118.93
Claims incurred during the year	32	2,114.18
Totals	35	\$2,233.11
Claims paid during the year	35	2,233.11

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—480.

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 representation in the governing body?

Answer—The delegate is empowered to cast one vote for each fifteen members or under and one vote for each forty-one members or majority fraction thereof in excess of the first fifteen.

How often are regular meetings of the governing body held?

Answer—Quadrannually.

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

Answer—October 17 and 18, 1911.

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

Answer—100.

How many of same were delegates of the subordinate branches?

Answer—75.

When and by whom are the officers elected?

Answer—By the delegates to the supreme convention.

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"? (Give full information.)

Answer—Based on level premium plan.

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

Answer—See below.

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—Now being determined by Abt. Landis, Actuary, Nashville, Tenn.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—75 per cent first 12 and 20 per cent subsequent 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.

How many assessments were collected during the year?

Answer—12 covering all funds.

What would be the amount of one full assessment on the membership December 31, 1912.

Answer—Mortuary, \$16,537.95; expense, \$10,788.72.

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

Answer—Created by transferring amount in excess of \$2.00 per capita from benefit fund. Can be disbursed only when the amount in the benefit fund is insufficient to pay losses and claims.

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

Answer—Iowa 137, Kansas 26, North Dakota 23, Texas 130, Colorado 21, Montana 5, Pennsylvania 4, Oklahoma 28, Utah 1, California 10, Oregon 4, Washington 8, South Dakota 5, Illinois 22, Missouri 43, New Mexico 2, Idaho 3, Nevada 1, Arizona, Wyoming, Arkansas 4, West Virginia.

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

Answer—No, except L. D. Jones, vice president (inactive), who is also state manager of Oklahoma.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

IOWA LEGION OF HONOR

President E. N. Helm.

Secretary, J. H. Helm.

Incorporated March 19, 1879.

Commenced Business March, 1879.

Home Office, 201-3 Masonic Temple, Cedar Rapids, Iowa.

Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year.....	\$ 2,788.46	\$463.78	\$3,252.24

Income

Assessments or premiums during first nine months of membership of which all or an extra percentage is used for expense	\$423.10		\$423.10
All other assessments or premiums...	71,400.05		71,400.05
Dues and per capita tax		8,269.60	8,269.60
Net amount received from members	71,823.15	\$8,269.60	\$80,092.75
Sale of lodge supplies		115.45	115.45
Total income	\$71,823.15	\$8,385.05	\$80,208.20
Total including balance from previous year	\$74,611.61	\$8,848.83	\$83,460.44

IOWA LEGION OF HONOR

Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims	\$71,672.00		\$71,672.00
Commissions and fees paid to deputies and organizers		49.00	49.00
Salaries of deputies and organizers....		4,827.94	4,827.94
Salaries of officers and trustees.....		2,450.00	2,450.00
Traveling and other expenses of officers, trustees and committees.....		107.95	107.95
Insurance department fees		25.00	25.00
Rent including association's occupancy of its own buildings		420.00	420.00
Advertising, printing and stationery..		73.26	73.26
Postage, express, telegraph and telephone		315.89	315.89
Lodge supplies		78.60	78.60
Official publication		525.03	525.03
Expense of supreme lodge meeting....		38.40	38.40
All other disbursements		49.10	49.10
Total disbursements	\$71,672.00	\$8,900.17	\$80,632.17
Balance	\$2,516.51	\$311.76	\$2,828.27

Ledger Assets

Cash in association's office, \$1,771.49; deposited in banks (not on interest), \$1,056.78.....	\$ 2,828.27
Total ledger assets	\$ 2,828.27

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge...	\$ 5,985.25
Grand lodge dues	689.10
Gross assets	\$ 6,674.35

Liabilities

Death claims due and unpaid.....	\$ 13,569.05
Death claims reported but not adjusted.....	75,896.20
Total death claims	\$ 89,465.25
Salaries, rents, expenses, commissions, etc., due or accrued	738.02
Total liabilities	\$ 90,203.27

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,225	\$3,587,000.00
Benefit certificates written during the year.....	113	63,000.00
Benefit certificates increased during the year.....		3,500.00
Totals	2,338	\$3,653,500.00
Deduct terminated or decreased during the year.....	289	300,500.00
Total benefit certificates in force December 31, 1912	2,049	\$3,353,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,325	\$3,587,000.00
Benefit certificates written during the year	113	63,000.00
Benefit certificates increased during the year		3,500.00
Totals	2,551	\$3,653,500.00
Deduct terminated or decreased during the year	289	300,500.00
Total benefit certificates in force December 31, 1912	2,049	\$3,293,000.00
Received during the year from members in Iowa:		
Mortuary, \$21,800.00; expense, \$8,602.70; total, \$30,402.70.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	57	\$71,782.60
Claims (face value) incurred during the year	69	89,355.25
Totals	126	\$161,137.85
Claims paid during the year	57	71,672.00
Balance	69	\$89,465.85

Iowa Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	57	\$71,782.60
Claims (face value) incurred during the year	69	89,355.25
Totals	126	\$161,137.85
Claims paid during the year	57	71,672.00
Balance	69	\$89,465.85
Claims unpaid December 31, 1912	69	\$89,465.85

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—129.

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 branches.

What is the basis of representation in the governing body?

Answer—One delegate for 15 or more members—extra vote for every additional 25 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 21, 1912.

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

Answer—39.

How many of same were delegates of the subordinate branches?

Answer—29.

When and by whom are the officers elected?

Answer—Delegates from 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—American tables, age at entry.

If on age at entry are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level rate plan.

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

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—First nine assessments on new members. (Art. 7, sec. 2, G. L. constitution.)

Is any portion of assessments paid by new members used for expenses?

Answer—Yes. First nine 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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$5,985.25; expense, \$899.10.

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.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

KATOLICKY DELNIK (CATHOLIC WORKMEN)

President, J. M. Jirousck.

Secretary, Thos. G. Hovorka.

Incorporated December 22, 1891.

Commenced Business December 22, 1891.

Home Office, New Prague, Minnesota.

Balance From Previous Year

	Mortuary Fund ^a	Reserve Funds	Expense Funds	Total
Balance from previous year	—\$735.82	\$121,683.04	\$941.83	\$121,889.05

Income				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received		\$746.90		\$746.90
All other assessments or premiums	\$46,466.80			46,466.80
Dues and per capita tax			\$3,903.00	3,903.00
Certificates and diplomas			338.50	338.50
Net amount received from members	\$46,466.80	\$746.90	\$4,241.50	\$51,455.20
Interest on mortgage loans	6,281.60			6,281.60
Interest from all other sources	385.87			385.87
Sale of lodge supplies			55.50	55.50
Total income	\$45,730.98	\$129,097.41	\$5,238.83	\$180,067.22

Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$27,000.00			\$27,000.00
Commissions and fees paid to deputies and organizers			45.00	45.00
Salaries of officers and trustees			1,700.00	1,700.00
Insurance department fees			247.26	247.26
Rent			105.00	105.00
Advertising, printing and stationery			186.90	186.90
Postage, express, telegraph and telephone			269.47	269.47
Official publication			94.00	94.00
All other disbursements			89.75	89.75
Total disbursements	\$27,000.00		\$2,827.38	\$29,827.38
Balance				\$150,239.84

Ledger Assets	
Mortgage loans on real estate	\$ 130,750.00
Deposited in banks	19,489.84
Total ledger assets	\$ 150,239.84

Non-Ledger Assets	
Interest and rents due and accrued	\$ 2,543.50
Office furniture, fixtures and supplies	1,440.00
Gross assets	\$ 154,223.34

Deduct Assets Not Admitted	
Office furniture, etc.	\$ 1,440.00
Total admitted assets	\$ 152,783.34

Liabilities	
Death claims reported but not adjusted	\$ 7,500.00
Total liabilities	\$ 7,500.00

Exhibit of Certificates		
Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	3,711	\$4,302,500.00
Benefit certificates written during the year	256	248,000.00
Benefit certificates increased during the year		10,000.00
Totals	3,967	\$4,560,500.00
Deduct terminated or decreased during the year	95	100,500.00
Total benefit certificates in force December 31, 1912	3,872	\$4,460,000.00

Business in Iowa During the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	272	\$326,500.00
Benefit certificates written during the year	4	4,000.00
Totals	276	\$330,500.00
Deduct terminated or decreased during the year	7	7,500.00
Total benefit certificates in force December 31, 1912	269	\$323,000.00
Received during the year from members in Iowa:		
Mortuary, \$3,429.96; reserve, \$9.40; expense, \$285.45; total, \$3,724.81.		

Exhibit of Death Claims		
Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$4,000.00
Claims (face value) incurred during the year	28	30,500.00
Totals	32	\$34,500.00
Claims paid during the year	26	27,000.00
Balance	6	\$7,500.00
Claims unpaid December 31, 1912	6	\$7,500.00

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$1,000.00
Total	1	\$1,000.00
Claims paid during the year	1	\$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—118.

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 electing delegates to the supreme council and these elect delegates to the supreme council.

What is the basis of representation in the governing body?

Answer—One delegate for 100 members and 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—January, 1911.

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

Answer—46.

How many of same were delegates of the subordinate branches?

Answer—36.

When and by whom are the officers elected?

Answer—At biennial meetings by the supreme body.

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. Levied on age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—On level premium. Every year has a distinct rate.

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

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—The new member is assessed with current monthly assessment, entrance fee, per capita and diploma. The latter two charges go to expenses.

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,911.53; expense, \$1,936.00.

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

Answer—By 40 per cent of all mortuary assessments, entrance fees and surplus portion of W. and O. fund. It shall be used to pay death benefits only when 18 mortuary assessments levied have not sufficed.

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, 18; Iowa, 8; Illinois, 10; Kansas, 6; North Dakota, 6; South Dakota, 4; Oklahoma, 4; Wisconsin, 3; Ohio, 2; Maryland, 3; Pennsylvania, 1; Missouri, 1; Michigan, 1—15 states, 118 branches.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

KINGHTS OF COLUMBUS

President, James A. Flaherty.

Secretary, Wm. J. McGinley.

Incorporated March 29, 1882.

Commenced Business February 2, 1882.

Home Office, 956 Chapel St., New Haven, Conn.

Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year	\$50,000.00	\$3,451,282.66

Income

All other assessments or premiums.....	\$1,077,987.67	-----
Total received from members....	\$1,077,987.67	-----
Deduct payments returns to applicants and members	157.59	-----
Net amount received from members....	\$1,077,830.08	-----
Interest on mortgage loans	-----	\$16,851.51
Interest on bonds and dividends on stocks	-----	112,353.09
Interest from all other sources.....	1,826.09	2,631.20
Gross increase by adjustment in book value of bonds	-----	2,980.25
Total income	\$1,079,656.17	\$134,768.05

	Mortuary Reserve Fund of 1892	Building Fund	Expense Funds	Total
Balance from previous year	\$225,065.57		\$14,558.30	\$3,740,906.53
All other assessments or premiums			\$1,077,987.67	
Dues and per capita tax			\$208,165.70	208,165.70
Medical examiners' fees actually received			6,805.12	6,805.12
Additional bonding of council officers			81.06	81.06
Final withdrawal card fees			703.52	703.52
Total received from members			\$215,756.39	\$1,293,743.97
Deduct payments returns to applicants and members			102.27	259.86
Net amount received from members			\$215,654.03	\$1,293,484.11
Interest on mortgage loans	440.00			17,291.51
Interest on bonds and dividends on stocks	7,237.79			119,512.79
Interest from all other sources	111.79		1,219.74	5,798.82
Gross rents from association's property, including \$3,600.00 for association's occupancy of its own buildings		15,175.00		15,175.00
Sale of lodge supplies			15,930.94	15,930.94
From all other sources, viz.:				
Advertising in official publication			9,622.54	9,622.54
Refund Ins. Dept. fees			61.00	61.00
Refund bonding subordinate council officers			396.32	396.32
Refund furniture and fixtures			5.00	5.00
Refund postage, telegraph, telephone and express			1.03	1.03
Refund clerk hire supreme office account 4th degree			1,040.00	1,040.00
Transferred from special paper and science fund			813.43	813.43
Gross increase by adjustment in book value of bonds	8.25			2,988.50
Total income	\$7,797.74	\$15,175.00	\$244,747.03	\$1,482,153.99

	Mortuary Reserve Fund of 1892	Expense Funds	Total
Salaries of managers or agents not deputies or organizers		2,100.00	2,100.00
Salaries of officers and trustees		13,500.00	13,500.00
Other compensation of officers and trustees		1,815.00	1,815.00
Salaries and other compensation of committees		3,949.96	3,949.96
Salaries of office employees		29,426.50	29,426.50
Salaries and fees paid to supreme medical examiners		6,851.50	6,851.50
Travelling and other expenses of officers, trustees and committees		14,823.71	14,823.71
Insurance department fees		1,201.10	1,201.10
Rent including \$3,600.00 for association's occupancy of its own buildings		3,600.00	3,600.00
Advertising, printing and stationery		5,873.36	5,873.36
Postage, express, telegraph and telephone		7,564.98	7,564.98
Lodge supplies		7,999.27	7,999.27
Official publication		56,590.01	56,590.01
Decrease by adjustment in book value of bonds	211.38		1,482.66
Expense of supreme lodge meeting		31,803.00	31,803.00
Legal expense in litigating claims		671.29	671.29
Other legal expenses		5,705.55	5,705.55
Furniture and fixtures		806.47	806.47
Taxes, repairs and other expenses on real estate (building fund)			8,137.87
All other disbursements		46,317.57	46,317.57
Total disbursements			\$926,409.67
Balance			\$4,296,650.85

Ledger Assets

Book value of real estate	\$ 191,642.24
Mortgage loans on real estate	465,590.00
Book value of bonds and stocks	3,543,029.00
Deposited in trust companies and banks on interest	93,607.32
Cash in association's office, deposited in banks (not on interest)	2,872.29
Total ledger assets	\$ 4,296,650.85

Non-Ledger Assets

Interest and rents due and accrued.....	\$	58,653.82
Assessments actually collected by subordinate lodges not yet turned over to supreme lodges.....		965.29
All other assets, viz.:		
Furniture and fixtures	\$	11,576.39
Supplies (inventory)		6,146.95
Per capita tax due from subordinate councils.....		2,965.42
Supreme physician's fees due from subordinate councils		202.88
Supplies due from subordinate councils.....		635.17
		21,357.41
Gross assets	\$	4,377,227.37

Deduct Assets Not Admitted

Book value of real estate over market value.....	\$11,992.24
Book value of bonds and stocks over market value.....	233,622.20
Overdue and accrued interest on bonds in default.....	12,129.00
Other items, viz.:	
Furniture and fixtures	\$ 11,576.39
Supplies (inventory)	6,146.95
Per capita tax, supreme physician's fees and supplies due from subordinate councils.....	3,833.77
	282,201.85
Total admitted assets	\$ 4,094,925.52

Liabilities

Death claims due and unpaid.....	\$	5,250.00
Death claims resisted		4,000.00
Death claims reported but not adjusted.....		90,000.00
Total unpaid claims	\$	99,250.00
Salaries, rents, expenses, commissions, etc., due or accrued		3,617.75
Total liabilities	\$	102,867.75

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	80,257	\$80,283,000.00
Benefit certificates written during the year.....	11,593	12,571,000.00
Totals	97,850	\$102,854,000.00
Deduct terminated or decreased during the year.....	4,556	4,786,100.00
Total benefit certificates in force December 31, 1912	93,294	\$98,067,900.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,221	\$2,359,000.00
Benefit certificates written during the year.....	371	405,000.00
Totals	2,592	\$2,764,000.00
Deduct terminated or decreased during the year.....	117	125,050.00
Total benefit certificates in force December 31, 1912	2,475	\$2,638,950.00
Received during the year from members in Iowa:		
Mortuary, \$25,923.69; expense, \$7,875.00; total, \$33,798.69.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	76	\$ 76,333.35
Claims (face value) incurred during the year (includes \$2,115.52 interest and costs)	690	701,115.52
Totals	766	\$777,448.87
Claims paid during the year.....	640	676,198.87
Balance	96	\$101,250.00
Claims rejected during the year.....	2	2,000.00
Claims unpaid December 31, 1912.....	94	99,250.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	10	\$12,600.00
Totals	10	\$12,600.00
Claims paid during the year.....	8	10,000.00
Balance	2	\$2,000.00
Claims unpaid December 31, 1912.....	2	2,000.00

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—1003.

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 councils elect to state councils and state councils to supreme council, each district not under jurisdiction of a state council is represented by a territorial deputy.

What is the basis of representation in the governing body?

Answer—One representative for first two thousand members and one additional for each additional two thousand or major part thereof.

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 6, 7 and 8, 1912.

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

Answer—213, seven of which were entitled to voice without vote.

How many of same were delegates of the subordinate branches?

Answer—194.

When and by whom are the officers elected?

Answer—By supreme council, officers biennially, directors triennially—four each year.

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—The mortality table is based on the experience of the Canada Life Insurance Company upon policies which had been in force for over 5 years. Three per cent interest was used in the calculation and assessments are based on attained age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—During the first 5 years members are assessed according to their age when they enter. Every 5th year thereafter the assessment is raised according to the age attained, but when the age of 60 is attained they are assessed on the level rate plan thereafter. These rates went into effect January 2, 1902.

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

Answer—Yes. Of certificates in force December 31, 1912. A valuation as of December 31, 1912, now being made.

If so, give 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—The Canada Life table with 3 per cent interest. The calculation was made by David P. Fackler. It was assumed that twelve assessments will be made in each year. A copy of the valuation report is appended.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, eleven; expense, two—January and July.

What would be the amount of one full assessment on the membership December 31, 1912.

Answer—Mortuary, \$99,988.72; expense, \$86,129.70.

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 of all surplus moneys therein exceeding \$50,000.00 to the Mortuary Reserve fund and may be disbursed by authority of the board of directors.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

KINGHTS AND LADIES OF HONOR

President, Geo. D. Tait. Secretary, Walter W. Connel.
Incorporated April, 1878. Commenced Business September, 1877.
Home Office, Indianapolis, Ind.

	Balance From Previous Year			
	Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total
Balance from previous year	\$400,677.61	\$63,837.33	\$52,208.60	\$516,723.60
Income				
Membership fees actually received	-----	-----	\$98.00	\$98.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$28,393.04	-----	28,393.04	56,786.08
All other assessments or premiums	1,489,514.45	-----	95,226.20	1,584,740.65
Dues and per capita tax	-----	-----	19,368.75	19,368.75
Other payments by members, viz.:				
Re-issue of certificates	-----	-----	1,112.00	1,112.00
Total received from members	\$1,517,997.49	-----	\$114,197.99	\$1,662,195.48
Deduct payments returns to applicants and members	\$1.25	-----	5.33	\$6.58
Net amount received from members	\$1,517,926.24	-----	\$114,192.66	\$1,662,018.90
Interest on bonds	13,698.27	-----	544.23	14,242.50
Interest from all other sources	1,416.07	1,271.29	764.68	3,452.04
Gross rents from association's property, including \$2,937.14 for association's occupancy of its own buildings	-----	-----	3,897.64	3,897.64

	Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total
Sale of lodge supplies			1,143.63	1,143.63
From all other sources			3,585.08	3,585.08
Increase by adjustment in book value of bonds ..	79.45			79.45
Total income	\$1,533,620.03	\$1,271.29	\$154,127.92	\$1,688,419.24

Disbursements

	Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total
Death claims	\$1,506,956.09			\$1,506,956.09
Old age benefits		\$10,900.00		10,900.00
Total benefits paid.	\$1,506,956.09	\$10,900.00		\$1,517,856.09
Commissions and expenses paid to deputies and or- ganizers			25,672.84	25,672.84
Salaries of deputies and or- ganizers			76,301.46	76,301.46
Salaries of officers			13,000.00	13,000.00
Salaries and other compen- sation of committees ..			225.00	225.00
Salaries of office employees ..			17,508.43	17,508.43
Salary paid to supreme medical examiner			4,000.00	4,000.00
Traveling and other ex- penses of officers, trus- tees and committees ..			1,293.10	1,293.10
Insurance department fees rent, including \$2,957.14 for association's occupancy of its own buildings ..			575.78	575.78
Advertising, printing and stationery			2,957.14	2,957.14
Postage, express, telegraph and telephone			4,233.20	4,233.20
Lodge supplies			4,212.10	4,212.10
Official publication			1,259.69	1,259.69
Accrued interest on bonds bought	317.03		7,016.88	7,016.88
Legal expense in litigating claims				317.03
Taxes, repairs and other expenses on real estate ..			1,808.20	1,808.20
Decrease by adjustment of book value of bonds	613.74		3,074.87	3,074.87
All other disbursements ..				613.74
Total disbursements.	\$1,507,886.86	\$10,900.00	\$176,170.09	\$1,694,956.95

Balance before trans- fer	\$425,810.81	\$54,208.02	\$30,166.52	\$510,185.95
Transfer increase	1,420.90			
Transfer decrease	\$427,231.71	\$54,208.02	\$30,166.52	\$510,185.95
Balance after trans- fer	\$427,231.71	\$54,208.02	\$28,745.62	\$510,185.95

Ledger Assets

Book value of real estate	\$	63,151.13
Book value of bonds		360,010.53
Deposited in trust companies and banks on interest		79,098.73
Office furniture and fixtures		7,925.56
Total ledger assets	\$	510,185.95

Non-Ledger Assets

Interest and rents due and accrued		5,387.27
Market value of real estate over book value		19,098.87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		133,690.00
All other assets, viz.: Supplies on hand		2,718.68
Gross assets	\$	670,990.77

Deduct Assets Not Admitted

Book value of bonds and stocks over market value \$	3,905.53
Other items, viz.: Office furniture and fixtures	7,925.56
Supplies on hand	2,718.68
Total admitted assets	\$ 650,411.00

Liabilities

Death claims adjusted not yet due	\$	31,009.99
Death claims resisted		3,333.34
Death claims reported but not adjusted		142,577.38
Total unpaid claims	\$	178,910.71
Salaries, rents, expenses, commissions, etc., due or accrued		213.41
Advance assessments		414.95
Total liabilities	\$	179,539.10

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	71,277	\$68,242,750.00
Benefit certificates written during the year	9,288	6,394,500.00
Totals	80,565	\$74,637,250.00
Deduct terminated or decreased during the year	9,609	6,947,750.00
Total benefit certificates in force December 31, 1912	70,956	\$67,689,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	253	\$166,250.00
Benefit certificates written during the year	151	91,500.00
Totals	407	\$260,750.00
Deduct terminated or decreased during the year	225	130,250.00
Total benefit certificates in force December 31, 1912	182	\$121,500.00
Received during the year from members in Iowa:		
Mortuary, \$2,49.05; expense, \$51.28; total, \$2,80.33.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	151	\$150,994.08
Claims (face value) incurred during the year	1,419	1,512,249.87
Totals	1,570	\$1,663,243.95
Claims paid during the year	1,372	1,506,956.09
Balance	198	\$186,287.86
Saved by compromising or scaling down claims during the year		3,793.82
Claims rejected during the year	4	3,583.33
Claims unpaid December 31, 1912	194	\$178,910.71

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	2	\$2,000.00
Totals	2	\$2,000.00
Claims paid during the year	2	2,000.00

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—1,240.

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—They elect representatives to the several grand lodges and grand lodges elect representatives to supreme lodge.

What is the basis of representation in the governing body?

Answer—Number of members in state.

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, 1911.

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

Answer—52.

How many of same were delegates of the subordinate branches?

Answer—30 were representatives from grand lodges.

When and by whom are the officers elected?

Answer—At each meeting of supreme lodge by its 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—Fraternal Congress table. Attained age for all who were members January 1, 1900, based on age at that date and age at entry on all others.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium.

Have the liabilities of the association, under its certificate 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.

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, except 50 per cent first year payments of new members.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 per cent first 12 monthly payments.

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$125,000.00; expense, \$8,000.00.

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

Answer—The order has no reserve fund, but all surplus is subject to payment of claims.

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

Answer—Alabama, 17; Arkansas, 134; California, 16; Colorado, 2; Connecticut, 1; District of Columbia, 1; Georgia, 5; Illinois, 132; Indiana, 79; Iowa, 8; Kansas, 6; Kentucky, 36; Louisiana, 16; Maryland, 2; Massachusetts, 31; Michigan, 13; Minnesota, 1; Mississippi, 93; Missouri, 110; Nebraska, 1; New Hampshire, 4; New Jersey, 43; New York, 143; Ohio, 49; Oregon, 1; Oklahoma, 1; Pennsylvania, 103; Rhode Island, 9; South Carolina, 14; Tennessee, 44; Texas, 113; Vermont, 1; Virginia, 1; West Virginia, 2; Wisconsin, 9.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE KNIGHTS OF THE MACCABEES OF THE WORLD

President, D. P. Markey.

Secretary, L. E. Sisler.

Incorporated September 1, 1885, under Chapter 18, Laws of Michigan, 1869. Re-incorporated August 31, 1894; November 7, 1895; August 18, 1899; July 22, 1901; July 26, 1904; under Act 119, Public Acts of Michigan, 1893.

Home Office, Woodward Avenue, Detroit, Michigan.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Relief No. 1 Funds
Balance from previous year	\$385,188.74	\$10,065,776.09	\$65,801.44

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$68,713.00	-----	1,794.00
All other assessments or premiums	3,919,485.75	-----	31,006.15

Total received from members	\$3,988,198.75	-----	\$32,800.15
Deduct payments returns to applicants and members	2,950.48	-----	-----

Net amount received from members	\$3,985,248.27	-----	\$32,800.15
Interest on bonds and dividends on stocks	488,077.86	-----	5,236.25
Interest from all other sources	15,979.80	-----	1,975.50
Gross rents from association's property, including \$3,000.00 for association's occupancy of its own buildings	3,000.00	-----	-----

THE KNIGHTS OF THE MACCABEES OF THE WORLD 71

	Mortuary Funds	Reserve Funds	Relief No. 1 Funds	
From all other sources, viz.:				
Profit on bond sales	-----	1,264.00	-----	
Increase by adjustment	-----	1,619.80	-----	
Total income	\$4,422,235.93	\$2,883.80	\$10,011.90	
	Relief No. 2 Funds	S. & A. Funds	Expense Funds	Total
Balance from previous year	\$1,034.58	\$22,116.18	\$91,073.94	\$10,631,021.57
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$8,970.00	\$7,644.00	\$194,921.05	\$282,042.65
All other assessments or premiums	155,030.75	\$4,305.76	21,458.74	4,211,287.15
Dues and per capita tax	-----	-----	344,211.40	344,211.40
Total received from members	\$164,000.75	\$91,949.76	\$560,591.79	\$4,837,541.20
Deduct payments returns to applicants and members	-----	124.62	-----	3,075.10
Net amount received from members	\$164,000.75	\$91,825.14	\$560,591.79	\$4,834,466.10
Interest on bonds and dividends on stocks	-----	11,535.00	-----	504,779.11
Interest from all other sources	96.69	1,025.61	533.54	19,611.14
Gross rents from association's property, including \$3,000.00 for association's occupancy of its own buildings	-----	-----	2,125.00	5,125.00
Sale of lodge supplies	-----	-----	7,113.55	7,113.55
From all other sources, viz.:				
Official publication	-----	-----	3,361.56	3,361.56
Profit on bond sale	-----	-----	-----	1,264.00
Increase by adjustment	-----	-----	-----	1,619.80
Total income	\$164,097.44	\$104,385.75	\$573,725.44	\$5,877,340.26

Disbursements

	Mortuary Funds	Reserve Funds	Relief No. 1 Funds
Death claims	\$3,619,521.25	-----	-----
Permanent disability claims	275,056.96	-----	-----
Relief to distressed members	-----	-----	5,224.46
Total benefits paid	\$3,894,578.21	-----	\$5,224.46
All other disbursements	12,713.30	18,564.59	796.22
Total disbursements	\$3,907,291.51	\$18,564.59	\$6,020.68
Balance	\$502,190.36	\$10,582,459.77	\$42,390.59
Increase by transfer	336,725.83	\$49,197.49	49.52
Decrease by transfer	804,668.63	316,833.62	57,475.59

	Relief No. 2 Funds	S. & A. Funds	Expense Funds	Total
Death claims				\$1,619,521.25
Permanent disability claims				275,056.96
Sick and accident claims		29,536.00		79,536.00
Refers to distressed mem- bers				5,224.46
Total benefits paid		\$79,536.00		\$3,979,338.67
Commissions and fees paid to deputies and organ- izers	79,492.30		118,463.95	218,956.25
Salaries of managers or agents not deputies or organizers	\$6,598.41		263,664.54	289,662.98
Salaries of officers and trustees			24,340.00	24,340.00
Salaries of office employees			65,872.61	65,872.61
Salaries and fees paid to supreme medical exam- iners			9,787.38	9,787.38
Traveling and other ex- penses of officers, trust- ees and committees			3,669.18	3,669.18
Insurance department fees			1,614.75	1,614.75
Rent, including \$3,000.00 for association's occupancy of its own buildings			3,630.00	3,630.00
Advertising, printing and stationery			20,671.57	20,671.57
Postage, express, telegraph and telephone			14,263.41	14,263.41
Lodge supplies			12,481.02	12,481.02
Official publication			46,236.19	46,236.19
Expense of supreme lodge meeting			70.80	70.80
Legal expense in litigating claims	1,341.51		5,343.81	9,685.32
Other legal expenses	623.33		1,434.82	2,058.15
Furniture and fixtures			1,884.06	1,884.06
Taxes, repairs and other expenses on real estate			1,970.93	1,970.93
All other disbursements		161.93	3,881.45	36,117.49
Total disbursements	\$162,055.58	\$79,687.93	\$508,080.47	\$4,742,300.76
Balance	\$3,076.44	\$39,810.00	\$96,118.91	\$11,266,061.07
Increase by transfer		242.66		1,186,215.50
Decrease by transfer		7,237.66		1,186,215.50

Ledger Assets

Book value of real estate	\$	125,000.00
Book value of bonds and stocks	10,582,459.77	
Deposited in trust companies and banks on interest	555,947.22	
Cash in association's office, \$1,225.00; deposited in banks (not on interest), \$1,429.08	2,654.08	
Total ledger assets	\$	11,266,061.07

Non-Ledger Assets

Interest and rents due and accrued	245,313.11
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	319,600.00
All other assets, viz.: Furniture and fixtures	16,915.37
Gross assets	\$ 11,847,289.55

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$ 17,581.95
Other items, viz.: Overdue and accrued interest on bonds in default	14,195.00
Furniture and fixtures	16,915.37
Bonds in default, market value	93,900.00
	142,681.43
Total admitted assets	\$ 11,704,608.12

Liabilities

Death claims due and unpaid, No. 129	\$ 163,877.75
Death claims resisted, No. 15	22,892.60
Death claims reported but not adjusted, No. 95	118,750.00
Present value of deferred death and disability claims payable in installments	646,195.52
Total death claims	\$951,715.27
Sick and accident claims due and unpaid	\$ 676.00
Total sick and accident claims	676.00
Total unpaid claims	\$ 952,391.27
Salaries, rents, expenses, commissions, etc., due or accrued	17,527.10
Total liabilities	\$ 969,918.37

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	271,784	\$333,665,582.21
Benefit certificates written during the year	34,426	37,687,500.00
Totals	306,210	\$370,703,082.21
Deduct terminated or decreased during the year	34,803	38,721,036.63
Total benefit certificates in force December 31, 1912	271,407	\$331,972,045.58

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	4,697	\$5,730,000.00
Benefit certificates written during the year	314	409,000.00
Totals	5,011	\$6,139,000.00
Deduct terminated or decreased during the year	537	549,000.00
Total benefit certificates in force December 31, 1912	4,474	\$5,590,000.00
Received during the year from members in Iowa: Mortuary, \$74,302.83; sick and accident, \$611.55; ex- pense, \$5,801.41; total, \$80,715.82.		

Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	233	\$320,923.41
Claims (face value) incurred during the year	2,749	3,711,475.82
Totals	2,983	\$4,032,399.23
Claims paid during the year	2,763	3,619,521.25
Balance	220	\$412,877.98
Saved by compromising or scaling down claims during the year		107,358.23
Claims unpaid December 31, 1912	220	\$395,519.75

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$7,000.00
Claims (face value) incurred during the year	34	45,500.00
Totals	38	\$52,500.00
Claims paid during the year	36	49,250.00
Balance	2	\$3,250.00
Saved by compromising or scaling down claims during the year		1,250.00
Claims unpaid December 31, 1912	2	\$2,000.00

Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1,057	\$1,118,600.11
Claims incurred during the year	403	650,739.26
Totals	1,460	\$1,769,339.37
Claims paid during the year	152	275,056.96
Balance	1,308	\$1,494,273.41
Saved by compromising or scaling down claims during the year		108,532.91
Rejected in 1912	165	189,082.13
Claims unpaid December 31, 1912	1,143	\$1,196,658.37

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	22	\$23,550.00
Claims incurred during the year	5	9,500.00
Totals	27	\$33,050.00
Claims paid during the year	2	4,412.50
Balance	25	\$28,637.50
Saved by compromising or scaling down claims during the year		900.00
Claims unpaid December 31, 1912	25	\$27,737.50

Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	60	\$1,000.00
Claims incurred during the year	3,729	79,156.00
Total	3,789	\$80,202.00
Claims paid during the year	3,759	79,526.00
Claims unpaid December 31, 1912	21	\$676.00

Iowa Claims

	Number	Amount
Claims incurred during the year	22	\$49.00
Totals	22	\$59.00
Claims paid during the year	22	519.00

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—4,918.

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 at state conventions to the number of 100.

What is the basis of representation in the governing body?

Answer—One representative for first 1,000 life benefit members for each jurisdiction, and as many as it may be entitled to under section 10.

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, 1911.

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

Answer—124.

How many of same were delegates of the subordinate branches?

Answer—100.

When and by whom are the officers and directors elected?

Answer—At quadrennial reviews by representatives.

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 tables of mortality at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium.

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 tables of mortality; 4 per cent, Abb. Landis. (This work is now being done.)

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—60 cents per \$1,000.00 per month during first year of membership. See section 265.

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; S. & A., 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$30,000.00; S. & A., \$7,000.00; expense, \$30,000.00.

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.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the Special Deposit Schedule?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

KNIGHTS OF THE MODERN MACCABEES

President, George S. Lovelace.

Secretary, A. M. Slay.

Incorporated June 11, 1881.

Commenced Business June 11, 1881.

Home Office, Port Huron, Michigan.

Balance From Previous Year

	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Balance from previous year	\$84,591.02	\$218,719.97	\$120,655.75	\$1,665.02

KNIGHTS OF THE MODERN MACCABEES

Income

	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses	-----	\$169,368.25	-----	-----
All other assessments or premiums	-----	1,239,105.70	-----	-----
Total received from members	-----	\$1,408,473.95	-----	-----
Deduct payments returns to applicants and members	-----	1,025.57	-----	-----
Net amount received from members	-----	\$1,407,448.38	-----	-----
Interest on bonds	-----	-----	8,044.00	-----
Interest from all other sources on deposits	-----	-----	182.51	4,955.03
From all other sources, viz.: Rebate to discount on bonds	-----	-----	175.48	-----
Total Income	-----	\$1,407,448.38	\$8,401.99	\$4,955.03
	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Balance from previous year	\$16,032.41	\$2,937.87	\$166.01	\$453,678.00
Membership fees actually received	-----	-----	5,716.41	5,716.41
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	-----	-----	-----	169,368.25
All other assessments or premiums	1,494.91	11,158.57	-----	1,251,750.18
Dues and per capita tax	-----	-----	97,337.65	97,337.65
Medical examiners' fees actually received	-----	-----	1,556.15	1,556.15
Total received from members	\$1,494.91	\$11,158.57	\$104,610.21	\$1,524,704.62
Deduct payments returns to applicants and members	-----	3.00	4.45	1,033.62
Net amount received from members	\$1,494.91	\$11,155.57	\$104,605.76	\$1,524,704.62
Interest on bonds	-----	-----	-----	8,044.00
Interest from all other sources, on deposits	-----	59.14	120.03	5,316.71
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings	-----	-----	3,296.00	3,296.00
Sale of lodge supplies	-----	-----	5,535.50	5,535.50

IOWA INSURANCE REPORT

	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
From all other sources, viz.:				
Rebate to discount on bonds				175.48
From office funds			7,000.00	7,000.00
Borrowed money			7,000.00	7,000.00
Total income	\$1,404.91	\$11,214.71	\$127,557.29	\$1,561,072.31
Disbursements				
	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Death claims		\$1,073,096.55		
Permanent disability claims				\$79,435.51
Old age benefits				162,172.95
Total benefits paid		\$1,073,096.55		\$241,608.46
Decrease in real estate	19,061.03			
Interest on bonds			644.53	
Decrease on bonds			483.77	
All other disbursements			483.77	
Total disbursements	\$19,061.03	\$1,073,096.55	\$1,128.30	\$241,608.46
Balance		\$131,679.98	\$236,980.36	
	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Death claims				\$1,073,096.55
Permanent disability claims				79,435.51
Old age benefits				162,172.95
Other benefits, H. & A.		7,752.01		7,752.01
Total benefits paid		\$7,752.01		\$1,322,457.02
Commissions, salaries and fees paid to deputies and organizers			73,123.28	73,123.28
Expenses of deputies and organizers			20,426.55	20,426.55
Salaries of officers and trustees			16,500.00	16,500.00
Salaries of office employees		1,034.00	36,622.16	37,656.16
Salaries and fees paid to supreme medical exam- iners		51.80	1,447.40	1,499.20
Auditing of tent accounts			841.71	841.71
Traveling and other ex- penses of officers, trus- tees and committees			2,498.18	2,498.18
Borrowed money repaid			60,500.00	60,500.00
Insurance department fees			449.97	449.97
Rent, including \$2,000 for association's occupancy of its own buildings			2,111.00	2,111.00
Advertising, printing and stationery			10,949.15	10,949.15
Postage, express, telegraph and telephone		31.30	6,372.67	6,403.97

KNIGHTS OF THE MODERN MACCABEES

	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Office supplies, \$2,311.40;				
lodge supplies, \$3,311.29		236.90	5,385.79	5,622.69
Official publication			8,365.30	8,365.30
Expense of supreme lodge meeting			81.44	81.44
Legal expense in litigating claims		4.00	869.14	873.14
Other legal expenses			813.04	813.04
Furniture and fixtures			230.80	230.80
Decrease in real estate			19,061.03	19,061.03
Taxes, repairs and other expenses on real estate			1,055.56	1,055.56
Interest on bonds			644.53	644.53
Decrease on bonds			483.77	483.77
All other disbursements			27,651.80	27,651.80
Total disbursements	\$241,608.46	\$9,110.71	\$282,294.94	\$1,626,299.29
Balance	\$11.59	\$5,042.57	\$14,736.61	\$388,451.11

Ledger Assets

Book value of real estate	\$ 65,500.00
Book value of bonds	163,510.38
Deposited in trust companies and banks on interest	159,440.73
Total ledger assets	\$ 388,451.11

Non-Ledger Assets

Interest and rents due and accrued	2,516.39
Assessments and per capita tax actually collected by subordinate lodges not yet turned over to supreme lodge	165,300.08
Gross assets	\$ 556,273.58

Deduct Assets Not Admitted

Book value of bonds over market value	\$ 4,473.38
Interest due on bonds of Denver Irrigation, 1911-1912	780.00
	5,253.38
Total admitted assets	\$ 551,020.20

Liabilities

Death claims resisted	\$ 7,000.00
Death claims reported but not adjusted	70,200.54
Total death claims	\$ 77,200.54
Permanent disability claims due and unpaid	\$ 1,500.50
Total permanent disability claims	1,500.50
Old age and other benefits due and unpaid	8,073.90
Total unpaid claims	\$ 86,864.44

Salaries, rents, expenses, commissions, etc., due or accrued	6,791.94
Borrowed money	14,000.00
Advance assessments	573.83
Total Liabilities	\$ 18,200.21

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	73,309	\$90,025,250.00
Benefit certificates written during the year	6,020	6,425,000.00
Benefit certificates increased during the year		624,000.00
Totals	79,329	\$97,074,250.00
Deduct terminated or decreased during the year	15,205	18,712,750.00
Total benefit certificates in force December 31, 1912	64,124	\$78,361,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	113	\$167,500.00
Benefit certificates written during the year	282	320,000.00
Totals	425	\$487,500.00
Deduct terminated or decreased during the year	140	175,500.00
Total benefit certificates in force December 31, 1912	285	\$312,000.00

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claim unpaid December 31, 1911, as per last statement	89	\$110,550.00
Claims (face value) incurred during the year	902	1,114,845.89
Totals	991	\$1,225,695.89
Claims paid during the year	922	1,073,096.55
Balance	69	\$152,599.34
Saved by compromising or scaling down claims during the year		74,308.80
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1912	68	\$77,290.54

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	2	\$3,000.00
Totals	2	\$3,000.00
Claims paid during the year	1	2,000.00
Balance	1	\$1,000.00

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	671	\$589,567.15
Claims incurred during the year	164	219,742.95
Totals	835	\$809,310.10
Claims paid during the year	159	240,745.29
Balance outstanding December 31, 1912	676	\$568,564.81
Saved by compromising or scaling down claims during the year		150.00
Claims on list December 31, 1912		\$568,714.81
Held till death		186,051.12
To be paid in installments		\$753,303.69

Exhibit of Health and Accident Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	19	\$471.83
Claims incurred during the year	228	7,597.52
Totals	248	\$8,069.35
Claims paid during the year	230	7,752.01
Claims unpaid December 31, 1912	8	\$317.34

Exhibit of Old Age and Other Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	857	\$921,872.14
Claims incurred during the year	395	558,928.35
Totals	1,253	\$1,480,800.49
Claims paid during the year	56	211,937.29
Balance	1,197	\$1,268,863.20
Held till death		312,559.93
To be paid in installments		\$956,303.27

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—1,297.

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 representation in the governing body?

Answer—One representative for each 500 life benefit members in district.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—June 5, 1909.

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

Answer—255.

How many of same were delegates of the subordinate branches?

Answer—250.

When and by whom are the officers elected?

Answer—At the quadrennial review by the representatives of subordinate bodies.

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 ratings, levied on age at entry.

If on age at entry, are they based on the "level premium" or step rate plan? (Give full information.)

Answer—Assessments remain unchanged during period of continued good standing. Members re-examined after 90 days of suspension take rate at attained age.

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—In process.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Fifty cents per month per \$1,000 for the first year's assessments for general fund expenses.

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.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, average, \$117,372.83.

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

Answer—See Section 110, Revised Laws of the Order, 1911.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE LADIES OF THE MACCABEES OF THE WORLD

President, Miss Bina M. West.

Secretary, Miss Francis D. Partridge

Incorporated April 6, 1897.

Commenced Business October 1, 1892.

Home Office, Maccabee Temple.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$91,733.34	\$5,369,902.95	\$75,271.03	\$5,536,907.32

Income

Membership fees actually received	-----	-----	\$16,847.50	\$16,847.50
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expenses	\$60,091.21	-----	160,722.67	166,813.88
All other assessments or premiums	1,396,175.69	-----	26,517.50	142,693.19
Dues and per capita tax	-----	-----	183,913.69	183,913.69
Medical examiners' fees actually received	-----	-----	4,418.25	4,418.25
Total received from members	\$1,462,266.90	-----	\$332,419.61	\$1,794,686.51
Deduct payments returns to applicants and members	538.53	-----	2,719.80	3,258.33
Net amount received from members	\$1,461,728.37	-----	\$329,699.81	\$1,791,428.18
Interest on bonds and dividends on stocks	-----	255,967.86	1,361.67	257,329.53
Interest from all other sources	2,590.84	1,008.82	489.99	4,089.65
Gross rents	-----	1,173.33	3,680.67	4,854.00
From all other sources, viz:				
Bonds, subordinate life officers	-----	-----	510.64	510.64
Defunct life funds	-----	-----	9.98	9.98
Hospital and home fund	-----	-----	361.97	361.97
Relief fund	-----	-----	579.79	579.79
Gross profit on sale or maturity of ledger assets, bonds per Schedule D	-----	34.25	-----	34.25

IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Gross increase by ad- justment in book value of ledger as- sets, bonds per Schedule D		534.95		534.95
Total income	\$1,464,308.21	\$258,719.21	\$336,700.52	\$2,059,727.94
Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$881,628.51			\$881,628.51
Permanent disability claims	15,237.91			15,237.91
Total benefits paid	\$896,866.42			\$896,866.42
Commissions, prizes and fees paid to deputies and organizers			47,357.20	47,357.20
Salaries and expenses of deputies and organizers			78,161.81	78,161.81
Salaries of managers or agents not deputies or organizers			48,214.21	48,214.21
Salaries of officers and trustees			11,825.00	11,825.00
Salaries of office employees			36,933.01	36,933.01
Salaries and fees paid to subordinate medical ex- aminers			368.00	368.00
Travelling and other ex- penses of officers, trus- tees and committees			6,485.70	6,485.70
Insurance department fees			1,225.46	1,225.46
Rent including associa- tion's occupancy of its own buildings			5,643.86	5,643.86
Advertising, printing and stationery			13,496.23	13,496.23
Postage, express, telegraph and telephone			8,450.75	8,450.75
Lodge supplies			551.79	551.79
Official publication			22,232.10	22,232.10
Legal expense in litigating claims			32,199.43	32,199.43
Other legal expenses			600.00	600.00
Furniture and fixtures			686.15	686.15
Taxes, repairs and other expenses on real estate			1,435.65	1,435.65
Loss on sale or maturity of ledger assets, per Sched- ule D		401.74		401.74
Gross decrease by adjust- ment in book value of ledger assets, bonds per Schedule D		21,179.47	70.23	21,249.70
All other disbursements				15,516.33
Total disbursements	\$896,866.42	\$21,581.21	\$331,452.28	\$1,249,899.91

THE LADIES OF THE MACCABEES OF THE WORLD

Ledger Assets	
Book value of real estate	\$ 88,000.00
Book value of bonds	6,007,624.69
Deposited in trust companies and banks on interest	232,435.40
Cash in association's office	18,675.28
Total ledger assets	\$ 6,346,735.35

Non-Ledger Assets	
Interest and rents due and accrued	\$ 61,515.78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	132,000.00
All other assets, viz.:	
Per capita tax on benefit members now in hands of record keepers	\$ 14,000.00
Per capita tax on social members now in hands of record keepers	5,000.00
Furniture, fixtures and safes	10,914.75
Supplies, printed matter and stationery	15,257.56
	45,172.31
Gross assets	\$ 6,585,423.44

Deduct Assets Not Admitted	
Furniture, fixtures and safes	\$ 10,914.75
Supplies, printed matter and stationery	15,257.56
	26,172.31
Total admitted assets	\$ 6,559,251.13

Liabilities	
Death claims resisted	\$ 2,000.00
Death claims reported but not adjusted	85,075.00
Present value of deferred death and disability claims payable in installments, disability claims, 85; payable one-tenth annually	20,938.38
Total unpaid claims	\$ 108,013.38
Salaries, rents, expenses, commissions, etc., due or accrued	27,159.54
Total liabilities	\$ 135,172.92

Exhibit of Certificates	
Total Business of the Year	
	Number Amount
Benefit certificates in force December 31, 1911, as per last statement	142,145 \$109,696,054.08
Benefit certificates written during the year	15,267 11,318,500.00
Totals	157,412 \$121,014,554.08
Deduct terminated or decreased during the year	10,635 7,598,854.51
Total benefit certificates in force December 31, 1912	146,777 \$113,415,700.17

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,345	\$1,867,250.00
Benefit certificates written during the year	213	185,250.00
Totals	2,548	\$2,052,500.00
Deduct terminated or decreased during the year	163	137,299.62
Total benefit certificates in force December 31, 1912	2,385	\$1,915,200.38
Received during the year from members in Iowa:		
Mortuary, \$14,888.83; reserve, \$9,563.19; expense, \$5,762.43; total, \$30,214.45.		

Exhibit of Death Claims

Total Claims

Claims unpaid December 31, 1911, as per last statement	105	\$91,733.34
Claims (face value) incurred during the year	1,100	\$98,939.47
Totals	1,211	\$990,672.81
Claims paid during the year	1,099	\$81,628.51
Balance	115	\$109,044.30
Saved by compromising or scaling down claims during the year		17,469.30
Claims rejected during the year	5	4,500.00
Claims unpaid December 31, 1912	110	\$87,075.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	16	\$14,250.00
Totals	16	\$14,250.00
Claims paid during the year	15	13,066.67
Balance	1	\$1,183.33
Saved by compromising or scaling down claims during the year		683.33
Claims unpaid December 31, 1912	1	\$500.00

Exhibit of Permanent Disability Claims

Total Claims

Claims incurred during the year	75	\$15,237.91
Claims paid during the year	75	15,237.91

Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$100.00
Claims paid during the year	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—2,809.

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 representation in the governing body?

Answer—The benefit membership on December 31 of the preceding year to be divided by sixty and each 1-60 part or major fraction thereof entitled to one representative.

How often are regular meetings of the governing body held?

Answer—Quadrennially. See section 8-9, Revised Laws 1911.

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

Answer—July, 1911.

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

Answer—73.

How many of same were delegates of the subordinate branches?

Answer—62.

When and by whom are the officers elected?

Answer—Quadrennially by delegates to the supreme hive review.

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"? (Give full information.)

Answer—Level premium.

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—L. O. T. M. select and ultimate mortality table. 4 per cent interest. Twelve monthly rates per year. Valuation made in the office of the supreme record keeper.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—75 cents per month per thousand whole life and term protection, and 90 per cent per month per thousand whole life and term probability protection, for a period not exceeding the first twelve months of membership.

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.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$135,140.00.

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

Answer—Created by transferring to the reserve fund the surplus above liabilities in the benefit fund. Can be disbursed only if the benefit collections are insufficient to pay the death claims.

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

Answer—Ohio, 200; New York, 35; Illinois, 10; Pennsylvania, 20; Indiana, 10; Missouri, 10; Texas, 12; California, 6; Wisconsin, 10; Colorado, 2; Minnesota, 8; Michigan, 9; Washington, 2; Iowa, 4; Connecticut, 3; Kansas, 3; Nebraska, 5; West Virginia, 3; Tennessee, 3; Montana, 3; Oregon, 4; Arkansas, 2; Kentucky, 4; Oklahoma, 4; South Dakota, 3; Virginia, 2; District of Columbia, 1; North Dakota, 3; Utah, 1; Idaho, 1; British Columbia, 1; Alabama, 1; Arizona, 1; Maryland, 1; New Jersey, 2; Mississippi, 1; Wyoming, 1; Georgia, 1; Rhode Island, 1; Louisiana, 1; New Hampshire, 1; New Mexico, 1; Vermont, 1; Nevada, 1; Quebec, 1; North Carolina, 1; Florida, 1; Maine, 1; Delaware, 1; Saskatchewan, 1; Alberta, 1; Manitoba, 1; South Carolina, 1; Alaska, 1; New Brunswick, 1—total, 2,899.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were all the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No loans made.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

LADIES OF THE MODERN MACCABEES

President, Mrs. Frances Burns.

Secretary, Miss Emma E. Bower.

Incorporated December 10, 1891.

Commenced Business May 21, 1890.

Home Office, Port Huron, Michigan.

Balance From Previous Year

	Mortuary Funds	Surplus Reserve Funds	Old Age Funds
Balance from previous year	\$106,801.07	\$337,539.52	\$42,931.82

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....

\$14,335.46

	Mortuary Funds	Surplus Reserve Funds	Old Age Funds
All other assessments or premiums	\$417,522.46	.....	.....
Total received from members	\$531,657.92	.....	.....
Deduct payments returns to applicants and members	92.58	.....	.....
Net amount received from members	\$531,565.34	.....	.....
Interest on bonds and dividends on stocks	4,602.54	18,049.16	.....
Interest from all other sources (bank interest)	1,468.28	274.70	1,474.11
Bonds (gross increase by adjustment in book value) .....	.....	72.00	.....
Total income	\$537,636.12	\$18,395.86	\$1,474.11

	Upper Penin. Bld. Fund	Fire Sufferers' Relief Fund	General Fund
Balance from previous year	\$4,933.92	\$284.66	\$146,122.88
Certificate fees actually received .....	.....	.....	437.00
Dues and per capita tax .....	.....	.....	46,491.90
Medical examiners' fees actually received .....	.....	.....	706.25
Other payments by members, viz.: .....	.....	.....	.....
Withdrawal card fees .....	.....	.....	161.00
Total received from members .....	.....	.....	\$47,796.15
Net amount received from members .....	.....	.....	\$47,796.15
Interest from all other sources (bank interest)	2 6.06	5.85	3,679.53
Sale of lodge supplies .....	.....	.....	2,157.00
Advertising .....	.....	.....	103.73
Premiums on schedule bonds .....	.....	.....	646.39
Contribution Upper Pen. bed fund	1.07	.....	.....
Contribution fire sufferers' relief .....	.....	17.82	.....
Refund on amount allowed grand hive officers for trips made in interest of order .....	.....	.....	201.60
Refund on amount allowed for public installation .....	.....	.....	213.51
Miscellaneous, \$189.57; refund on prize claims, \$1.50; warrants, \$241.80; sale of stamps, \$2.43 .....	.....	.....	445.36
Total income	\$207.13	\$23.67	\$54,733.27

	Suffrage Fund	Wash. Bed Fund	Total
Balance from previous year			\$638,613.87
Certificate fees actually received			437.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense			14,335.46
All other assessments or premiums			517,322.46
Dues and per capita tax			46,491.90
Medical examiners' fees actually received			706.25
Other payments by members, viz.:			
Withdrawal card fees			161.00
Total received from members			\$579,454.07
Deduct payments returns to applicants and members			92.58
Net amount received from members			\$579,361.49
Interest on bonds and dividends on stocks			22,651.66
Interest from all other sources (bank interest)			6,508.53
Sale of lodge supplies			2,157.00
Advertising			193.73
Premiums on schedule bonds			646.39
Contribution Upper Pen. bed fund			1.07
Contribution Washington bed fund		181.17	181.17
Contribution suffrage fund	85.65		85.65
Contribution fire sufferers' relief			17.82
Refund on amount allowed grand hive officers for trips made in interest of order			201.60
Refund on amount allowed for public installation			213.51
Bonds (gross increase by adjustment in book value)			72.00
Miscellaneous, \$189.57; refund on prize claims, \$11.50; warrants, \$241.86; sale of stamps, \$2.43			445.36
Total income	\$85.65	\$181.17	\$612,736.38

	Disbursements			Total
	Mortuary Funds	Surplus Funds	Old Age Funds	
Death claims	\$310,668.93			\$310,668.93
Permanent disability claims	14,909.80			14,909.80
Old age benefits			\$60,449.96	60,449.96
Other benefits, maternity	500.00			500.00
Total benefits paid	\$326,078.73		\$60,449.96	
Accrued interest on bonds purchased	495.84	411.47		
Gross decrease by adjustment, bonds	1,990.00	569.00		
Total disbursements	\$328,564.57	\$980.47	\$60,449.96	
Balance	\$315,872.62	\$354,954.91	\$16,044.03	
Increase by transfer	128,496.51		122,525.00	
Balance	\$187,376.11	\$354,954.91	\$106,480.97	
	Suffrage and Fire Sufferers' Relief Fund			Total
	Upper Penin. Bld. Fund	General Fund		
Death claims				\$310,668.93
Permanent disability claims				14,909.80
Old age benefits				60,449.96
Other benefits, maternity				500.00
Total benefits paid				\$386,528.69
Commissions, expenses and fees paid to deputies and organizers			13,728.32	13,728.32
Salaries of deputies and organizers			18,225.13	18,225.13
Salaries of officers and trustees			8,840.00	8,840.00
Salaries and other compensation of committees			1,991.35	1,991.35
Salaries of office employees			22,519.08	22,519.08
Other compensation of office employees (Xmas presents)			125.50	125.50
Salaries and fees paid to supreme medical examiners (\$50.35 paid substitute)			2,550.35	2,550.35
Salaries and fees paid to subordinate medical examiners			20.00	20.00
Traveling and other expenses of officers, trustees and committees			5,748.76	5,748.76
Insurance department fees			575.64	575.64
Rent, including association's occupancy of its own buildings			1,446.00	1,446.00
Advertising, printing and stationery			2,570.71	2,570.71
Postage, express, telegraph and telephone			4,044.00	4,044.00

	Upper Penin. Bld. Fund	Suffrage and Fire Sufferers' Relief Fund	General Fund	Total
Lodge supplies (prize claims, \$5,658.40)			7,820.61	7,820.61
official publication			5,214.82	5,214.82
Legal expense in litigating claims			461.28	461.28
other legal expenses			2,000.00	2,000.00
Furniture and fixtures and great hive supplies			1,052.10	1,052.10
Accrued interest on bonds purchased				947.31
Gross decrease by adjust- ment, bonds				2,559.00
All other disbursements		72.32	9,386.62	9,458.94
Total disbursements		\$72.32	\$108,323.30	\$108,395.62
Balance	\$5,141.05	\$502.23	\$92,532.85	\$752,959.63
Increase by transfer		292.38	6,263.89	
Balance	\$5,141.05	\$209.85	\$98,796.74	\$752,959.63

Ledger Assets

Book value of bonds	\$	461,000.00
Deposited in trust companies and banks on interest		292,339.63
Total ledger assets	\$	752,979.63

Non-Ledger Assets

Interest and rents due and accrued		4,789.56
Market value of bonds and stocks over book value		8,204.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		42,754.08
All other assets, viz.:		
Special fund in hands of great commander	\$	700.00
Special fund in hands of great record keeper		4,000.00
Contingent fund in hands of great record keeper		587.94
		5,287.94
Total admitted assets	\$	813,965.21

Liabilities

Death claims due and unpaid	\$	1,383.12
Death claims resisted		4,500.00
Death claims reported but not adjusted		37,438.01
Total death claims	\$	43,291.13
Permanent disability claims due and unpaid	\$	449.03
Total permanent disability claims		449.03
Old age and other benefits due and unpaid		1,519.65
Total unpaid claims	\$	45,259.81
Salaries, rents, expenses, commissions, etc., due or accrued		6,415.41
Total liabilities	\$	51,705.22

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	41,722	\$31,673,500.00
Benefit certificates written during the year	2,496	1,588,500.00
Totals	44,218	\$33,262,000.00
Deduct terminated or decreased during the year	5,581	4,519,250.00
Total benefit certificates in force December 31, 1912	38,637	\$29,742,750.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	318	\$237,750.00
Benefit certificates written during the year	58	41,250.00
Totals	406	\$279,000.00
Deduct terminated or decreased during the year	112	70,750.00
Total benefit certificates in force December 31, 1912	294	\$208,250.00
Received during the year from members in Iowa:		
Mortuary, \$2,609.57; expense, \$331.50; total, \$3,941.07.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	64	\$47,810.48
Claims (face value) incurred during the year	403	323,767.53
Totals	467	\$371,518.01
Claims paid during the year	411	310,698.93
Balance	56	\$90,819.08
Liens on certificates		12,694.90
Saved by compromising or scaling down claims dur- ing the year		1,134.23
Claims dropped during the year	5	3,818.82
Claims unpaid December 31, 1912	51	\$43,291.13

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$500.00
Claims (face value) incurred during the year	4	4,000.00
Totals	5	\$4,500.00
Claims paid during the year	3	2,200.00
Balance	2	\$2,300.00
Saved by compromising or scaling down claims dur- ing the year		300.00
Claims unpaid December 31, 1912	2	\$2,000.00

Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	18	\$847.16
Claims incurred during the year	351	15,986.67
Totals	369	\$16,833.83
Claims paid during the year	328	14,999.80
Balance	41	\$1,924.03
Transferred to death claims		\$1,200.00
Transferred to old age		2,100.00
Saved by compromising or scaling down claims during the year	6	300.00
Claims rejected during the year	24	1,175.00
Claims unpaid December 31, 1912	11	\$149.03

Exhibit of Maternity Claims

Total Claims		
	Number	Amount
Claims incurred during the year	10	\$500.00
Totals	10	\$500.00
Claims paid during the year	10	500.00

Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	22	\$2,156.52
Claims incurred during the year	121	60,288.00
Totals	143	\$62,444.51
Claims paid during the year	130	60,449.96
Balance	13	\$1,994.55
Saved by compromising or scaling down claims during the year (error in 1911)	6	275.00
Claims dropped during the year	4	200.00
Claims unpaid December 31, 1912	3	\$1,519.65

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—002.

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 representatives elected by county hives made up of delegates from its several subordinate hives in each county.

What is the basis of representation in the governing body?

Answer—One representative for every 200 members in a county.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—June 8, 9, 10, 1910.

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

Answer—429.

How many of same were delegates of the subordinate branches?

Answer—380.

When and by whom are the officers elected?

Answer—By delegates at each review of the great hive.

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 with a loading for expenses of 50 cents per month per 1,000 from first year's contributions. Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium.

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

Answer—Not completed.

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 and 4 per cent interest; 12 assessments per year. E. Heath.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 cents per month per 1,000 is deducted from first year's contributions for expenses. See section 30, 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.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$42,754.08.

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

Answer—See section 116, Great Hive laws.

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

Answer—California, 4; Colorado, 4; District of Columbia, 2; Florida, 1; Idaho, 1; Illinois, 4; Indiana, 10; Iowa, 14; Kansas, 1; Kentucky, 3; Michigan, 702; Minnesota, 7; Montana, 1; Nebraska, 1; New Jersey, 4; Ohio, 31; Oregon, 1; Pennsylvania, 9; Texas, 37; Washington, 10; West Virginia, 15.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

LOYAL AMERICANS OF THE REPUBLIC

President, E. J. Dunn.

Secretary, H. D. Cowan.

Incorporated November 7, 1896.

Commenced Business, November 7, 1896.

Home Office, 1164-5 Karpen Bldg., Chicago, Ill.

Balance From Previous Year

	Mortuary Fund	Expense Fund	Total
Balance from previous year.....	\$297,210.30	\$1,305.10	\$298,515.40

Income

Membership fees actually received.....		\$1,099.10	\$1,099.10
All other assessments or premiums.....	221,612.22	120,484.40	342,096.62
Social dues		239.70	239.70
Total received from members.....	\$221,612.22	\$121,823.20	\$343,435.42
Deduct payments returns to applicants and members	309.14		309.14
Net amount received from mem- bers	\$221,303.08	\$121,823.20	\$343,126.28
Interest on mortgage loans.....	5,323.27		5,323.27
Interest on certificate deposits.....	1,650.00		1,650.00
Interest on bonds and dividends on stocks	5,460.00		5,460.00
Interest from all other sources, daily balances	430.58		430.58
Gross rents from association's property	400.00		400.00
Sale of lodge supplies		330.16	330.16
Bond premiums		214.70	214.70
Borrowed money		20,000.00	20,000.00
Total income	\$234,506.93	\$142,368.06	\$376,874.99

Disbursements

	Mortuary Fund	Expense Fund	Total
Death claims	\$219,220.83		\$219,220.83
Disability claims		700.00	700.00
Other benefits (broken bones)		1,775.00	1,775.00
Total benefits paid	\$219,220.83	\$2,475.00	\$221,695.83
Commissions and fees paid to deputies and organizers		38,470.43	38,470.43
Salaries of deputies and organizers.....		28,779.71	28,779.71
Salaries of officers		20,075.00	20,075.00
Compensation of council trustees.....		3,600.00	3,600.00
Salaries and other compensation of committees		777.88	777.88
Salaries of office employees.....		14,797.24	14,797.24
Salary paid to supreme medical ex- aminers		2,840.00	2,840.00
Salaries and fees paid to subordinate medical examiners		1,049.00	1,049.00
Travelling and other expenses of offi- cers, trustees and committees.....		5,511.57	5,511.57
Insurance department fees		555.15	555.15
Rent		3,396.47	3,396.47
Advertising, printing and stationery.....		3,542.61	3,542.61
Postage, express, telegraph and tele- phone		3,262.45	3,262.45
Lodge supplies		1,154.96	1,154.96
Official publication		3,352.36	3,352.36
Legal expense in litigating claims.....		619.56	619.56
Furniture and fixtures		191.00	191.00
Taxes, repairs and other expenses on real estate	100.00	9.01	109.01
All other disbursements		2,201.66	2,701.25
Total disbursements		\$136,851.06	\$386,541.49
Balance		\$6,822.10	\$288,908.00

Ledger Assets

Book value of real estate.....	\$ 8,141.74
Mortgage loans on real estate.....	114,350.00
Book value of bonds and stocks.....	97,400.00
Deposited in trust companies and banks on interest (certificates of deposit)	30,000.00
Cash in association's office and deposited in banks	38,467.19
Other ledger assets, viz.: Special deposit (Luck claim).....	55.00
Total ledger assets	\$ 288,908.00

Non-Ledger Assets

Interest and rents due and accrued.....	7,742.40
Market value of real estate over book value.....	9,358.29
Market value of bonds and stocks over book value	6,901.25
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	29,837.43

All other assets, viz:

Organizers' balances	\$	553.22
Office furniture and fixtures, supplies, etc.		3,500.00
		4,053.22
Gross assets	\$	346,801.49

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$	553.22
Office furniture, fixtures, supplies, etc.		3,500.00
		4,053.22
Total admitted assets	\$	342,748.27

Liabilities

Death claims resisted	\$	3,000.00
Death claims reported but not adjusted		27,699.21
Total death claims	\$	30,699.21
Total unpaid claims	\$	30,699.21
Salaries, rents, expenses, commissions, etc., due or accrued		5,362.81
Borrowed money, \$28,000.00; interest due or accrued on same, \$96.67		28,096.67
Total liabilities	\$	64,158.69

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	28,210	\$32,871,662.68
Benefit certificates written during the year	1,020	867,750.00
Totals	29,230	\$33,739,412.68
Deduct terminated or decreased during the year	12,437	15,275,116.68
Total benefit certificates in force December 31, 1912	16,793	\$18,464,296.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	272	\$325,500.00
Benefit certificates written during the year	70	65,250.00
Totals	342	\$390,750.00
Deduct terminated or decreased during the year	175	169,500.00
Total benefit certificates in force December 31, 1912	167	\$221,250.00

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	32	\$29,166.80
Claims (face value) incurred during the year	269	316,178.00
Totals	301	\$345,344.80

Claims paid during the year	273	249,230.83
Balance	28	\$96,123.97
Saved by compromising or scaling down claims during the year (1 claim dropped)	1	65,424.76
Claims unpaid December 31, 1912	27	\$30,699.21

Exhibit of Disability Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	3	\$250.00
Claims incurred during the year	53	2,425.00
Totals	56	\$2,675.00
Claims paid during the year	55	2,475.00
Balance	1	\$200.00
Saved by compromising or scaling down claims during the year (1 dropped)	1	200.00

Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$100.00
Totals	1	\$100.00
Claims paid during the year	1	100.00

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

LOYAL MYSTIC LEGION OF AMERICA

President, F. J. Schaufelberger. Secretary, Geo. O. Churchill.
 Incorporated February 24, 1892. Commenced Business March 31, 1892.
 Home Office, Hastings, Nebraska.

Balance From Previous Year

	Mortuary Funds	Building Funds	Expense Funds	Total
Balance from previous year	\$108,966.00	\$19,307.62	\$9,014.33	\$137,287.95

Income

Assessments or premiums during first 10 months of membership of which all or an extra percentage is used for expense			\$2,096.90	\$2,096.90
All other assessments or premiums	\$57,794.87	\$3,631.52	14,680.51	75,506.90
Net amount received from members	\$57,794.87	\$3,631.52	\$16,777.41	\$77,603.80

	Mortuary Funds	Building Funds	Expense Funds	Total
Interest on mortgage loans	5,212.21	-----	-----	5,212.21
Interest from all other sources (banks)	143.63	-----	168.32	311.95
Gross rents from associa- tion's property, includ- ing \$780.00 for associa- tion's occupancy of its own buildings	-----	-----	2,537.92	2,537.92
Sale of lodge supplies	-----	-----	43.88	43.88
From all other sources, viz.: Certificate fees	-----	-----	44.00	44.00
Total income	\$172,116.71	\$22,339.14	\$28,585.86	\$223,041.71

Disbursements

	Mortuary Funds	Building Funds	Expense Funds	Total
Death claims	\$67,474.93	-----	-----	\$67,474.93
Permanent disability claims	2,750.00	-----	-----	2,750.00
Sick and accident claims ..	300.00	-----	-----	300.00
Total benefits paid ..	\$70,524.93	-----	-----	\$70,524.93
Commissions and fees paid to deputies and organ- izers	-----	-----	1,261.90	-----
Salaries of deputies and or- ganizers	-----	-----	1,800.00	-----
Salaries of officers and trustees	-----	-----	6,800.00	-----
Salaries of office employees	-----	-----	1,440.00	-----
Salaries and fees paid to supreme medical exam- iners	-----	-----	242.00	-----
Salaries and fees paid to subordinate medical ex- aminers	-----	-----	64.00	-----
Traveling and other ex- penses of officers, trus- tees and committees	-----	-----	569.06	-----
Insurance department fees	-----	-----	287.64	-----
Rent	-----	-----	780.00	-----
Advertising, printing and stationery	-----	-----	211.15	-----
Postage, express, telegraph and telephone	-----	-----	344.70	-----
Official publication	-----	-----	585.24	-----
Legal expense in litigating claims	-----	-----	605.80	-----
Taxes, repairs and other expenses on real estate	-----	-----	2,209.65	-----
All other disbursements, office supplies, auditing committee, miscel- laneous	-----	-----	495.98	-----
Total disbursements ..	\$70,524.93	-----	\$17,097.12	\$88,222.05
Balance	\$101,591.78	\$22,339.14	\$10,888.74	\$134,819.66

Ledger Assets

Book value of real estate	\$ 24,678.32
Mortgage loans on real estate	96,759.00
Deposited in trust companies and banks on interest	13,391.34
Total ledger assets	\$ 134,819.66

Non-Ledger Assets

Interest and rents due and accrued	1,525.30
Market value of real estate over book value	15,321.68
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	6,600.00
Office furniture, fixtures and supplies	1,000.00
Gross assets	\$ 150,266.64

Deduct Assets Not Admitted

Furniture, fixtures, etc.	1,000.00
Total admitted assets	\$ 158,266.64

Liabilities

Death claims reported but not adjusted	\$ 5,500.00
Total liabilities	\$ 5,500.00

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	4,518	\$5,793,500.00
Benefit certificates written during the year	479	505,000.00
Benefit certificates increased during the year	-----	1,000.00
Totals	4,997	\$6,299,500.00
Deduct terminated or decreased during the year	453	510,500.00
Total benefit certificates in force December 31, 1912	4,544	\$5,789,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	167	\$212,500.00
Benefit certificates written during the year	44	42,500.00
Totals	211	\$255,000.00
Deduct terminated or decreased during the year	18	22,500.00
Total benefit certificates in force December 31, 1912	193	\$232,500.00
Received during the year from members in Iowa: Mortuary, \$1,992.11; building, \$104.28; expense, \$573.86; total, \$2,670.25.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	60	77,500.00
Totals	61	\$78,500.00
Claims paid during the year	56	73,000.00
Balance	5	\$3,500.00
Saved by compromising or scaling down claims during the year		5,525.07
Claims unpaid December 31, 1912	5	\$5,500.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	4	\$6,000.00
Totals	4	\$6,000.00
Claims paid during the year	4	6,000.00
Saved by compromising or scaling down claims during the year		612.24

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims incurred during the year	28	\$2,750.00
Totals	28	\$2,750.00
Claims paid during the year	28	2,750.00

Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$100.00
Totals	1	\$100.00
Claims paid during the year	1	100.00

Exhibit of Sick and Accident Claims**Total Claims**

	Number	Amount
Claims incurred during the year	2	\$300.00
Totals	2	\$300.00
Claims paid during the year	2	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—156.

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 representation in the governing body?

Answer—One delegate from each state or one from each congressional district where a state has 1,000 members,

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 2 and 3, 1910.

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

Answer—15.

How many of the same were delegates of the subordinate branches?

Answer—12.

When and by whom are the officers elected?

Answer—At quadrennial meeting by the delegates.

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"? (Give full information.)

Answer—Assessment plan.

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

Answer—No.

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

Answer—No.

Is any portion of assessments paid by new members used for expense?

Answer—Yes.

If so, give full particulars.

Answer—First ten 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.

How many assessments were collected during the year?

Answer—12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$4,883.00; building fund, \$255.65; expenses, \$1,457.20.

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

Answer—Nebraska, 94; Colorado, 8; Kansas, 4; Iowa, 11; Minnesota, 11; Michigan, 11; Pennsylvania, 5; California, 7; Indiana, 3; Oklahoma, 2.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MODERN BROTHERHOOD OF AMERICA

President, T. B. Hanley.

Secretary, E. L. Balz.

Incorporated March 30, 1897.

Commenced Business April 5, 1897.

Home Office, Mason City, Iowa.

Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$21,202.30	\$1,030,154.12
Temporarily overdrawn protected by balance in reserve fund.		

Income

All other assessments or premiums.....	\$1,125,264.81	\$80,694.00
Total received from members.....	\$1,125,264.81	\$80,694.00
Deduct payments returns to applicants and members	2,131.08	170.00

Net amount received from mem- bers	\$1,123,133.73	\$80,523.40
Interests on mortgage loans.....	19,170.60	-----
Interest on bonds and dividends on stocks	27,351.09	-----
Interest from all other sources, two per cent daily balance	603.59	-----

Total income	\$123,133.73	\$127,648.08
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	Suspense Funds	Expense Funds	Total
Balance from previous year	\$9,800.31	\$3,980.07	\$1,025,672.20
Less suspense account be- ing money received in 1911 deposited in bank but not distributed to the different funds.....	9,800.31	-----	9,800.31

Membership fees actually received	-----	\$1,015,871.89	-----
All other assessments or premiums	\$139,700.78	\$139,700.78	-----
Dues and per capita tax..	243,095.62	243,095.62	-----

MODERN BROTHERHOOD OF AMERICA

	Suspense Funds	Expense Funds	Total
other payments by mem- bers	-----	6,182.19	6,182.19
Suspense account	24,020.71	-----	24,020.71

Total received from members	\$24,020.71	\$388,978.59	\$1,618,958.11
Deduct payments returns to applicants and mem- bers	-----	7,126.86	7,126.86

Net amount received from members	\$24,020.71	\$381,851.73	\$1,609,529.57
Interest on mortgage loans	-----	-----	19,170.60
Interest on bonds and divi- dends on stocks	-----	-----	27,351.09
Interest from all other sources, two per cent daily balance	-----	3,422.26	4,025.85
Sale of lodge supplies.....	-----	4,070.46	4,070.46
From all other sources, viz.:			
Rewriting certificates ..	-----	730.57	730.57
Premium surety bonds..	-----	3,074.26	3,074.26
Advertising off. paper..	-----	3,343.28	3,343.28
Field work and field ex- pense	-----	13,000.00	13,000.00
Local funds from sus- pended lodges	-----	328.04	328.04
License fees So. Dak. lodges	-----	46.00	46.00
Return amounts paid on bonds	-----	27.13	27.13
Exchange items	-----	2.35	2.35
Field work refunds.....	-----	23.50	23.50
Miscellaneous	-----	9.00	9.00

Total income	\$24,020.71	\$410,828.58	\$1,685,631.70	\$1,685,631.70
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Disbursements

	Mortuary Funds	Reserve Funds
Death claims	\$1,136,836.43	-----
Permanent disability claims	31,461.54	-----
Sick and accident claims.....	29,335.83	-----
Old age benefits	34,803.00	-----

Total benefits paid	\$1,232,436.80	-----
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Total disbursements	\$1,232,436.80	-----
Balance	\$7,300.86	\$1,034,598.29

	Suspense Funds	Expense Funds	Total
Commissions and fees paid to deputies and organ- izers	-----	200,786.63	200,786.63
Salaries of officers and trustees	-----	13,200.00	13,200.00

	Suspense Funds	Expense Funds	Total
Salaries and other compensation of committees.....	-----	1,264.75	1,264.75
Salaries of office employees.....	-----	47,288.56	47,288.56
Traveling and other expenses of officers, trustees and committees.....	-----	1,218.82	1,218.82
Insurance department fees.....	-----	1,279.43	1,279.43
Rent including light.....	-----	5,671.25	5,671.25
Advertising, printing and stationery.....	-----	19,347.91	19,347.91
Postage, express, telegraph and telephone.....	-----	25,130.03	25,130.03
Lodge supplies.....	-----	3,430.55	3,430.55
Official publication.....	-----	19,960.58	19,960.58
Legal expense in litigating claims.....	-----	13,587.70	13,587.70
Furniture and fixtures.....	-----	3,724.08	3,724.08
All other disbursements.....	-----	29,446.56	29,446.56
Total disbursements.....	-----	\$385,336.85	\$1,617,773.65
Balance.....	\$24,020.71	\$32,471.80	\$1,083,729.94

Ledger Assets

Mortgage loans on real estate.....	\$ 325,800.00
Book value of bonds and stocks.....	681,399.99
Deposited in trust companies and banks on interest.....	76,529.95
Total ledger assets.....	\$ 1,083,729.94

Non-Ledger Assets

Interest and rents due and accrued.....	\$ 21,039.10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	182,500.00
Total admitted assets.....	\$ 1,287,269.04

Liabilities

Death claims resisted.....	\$ 61,000.00
Death claims reported but not adjusted.....	92,000.00
Total death claims.....	\$ 153,000.00
Permanent disability claims reported but not yet adjusted.....	\$ 22,500.00
Total permanent disability claims.....	22,500.00
Sick and accident claims resisted.....	\$ 100.00
Sick and accident claims reported but not yet adjusted.....	8,025.00
Total sick and accident claims.....	8,125.00
Old age benefits.....	35,293.00
Total unpaid claims.....	\$ 218,918.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	31,316.75
Advance assessments.....	650.00
Total liabilities.....	\$ 250,884.75

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	147,569	\$192,666,750.00
Benefit certificates written during the year.....	3,681	3,523,000.00
Totals.....	151,250	\$196,189,750.00
Deduct terminated or decreased during the year.....	60,072	75,685,000.00
Total benefit certificates in force December 31, 1912.....	191,178	\$120,504,750.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	22,263	\$29,625,750.00
Benefit certificates written during the year.....	163	166,500.00
Totals.....	22,423	\$29,792,250.00
Deduct terminated or decreased during the year.....	5,845	7,995,500.00
Total benefit certificates in force December 31, 1912.....	16,578	\$21,796,750.00
Received during the year from members in Iowa:		
Mortuary, \$201,010.07; reserve, \$13,459.72; expense, expense, \$69,635.32; total, \$275,105.11.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement.....	129	\$169,500.00
Claims (face value) incurred during the year.....	936	1,164,591.43
Totals.....	1,065	\$1,334,091.43
Claims paid during the year.....	927	1,136,836.43
Balance.....	138	\$197,255.00
Saved by compromising or scaling down claims during the year.....	---	\$31,755.00
Claims rejected during the year.....	11	12,500.00
Claims unpaid December 31, 1912.....	127	\$153,000.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement.....	20	\$29,000.00
Claims (face value) incurred during the year.....	193	176,478.83
Totals.....	153	\$205,478.83
Claims paid during the year.....	129	172,937.92
Balance.....	24	\$32,540.91
Saved by compromising or scaling down claims during the year.....	---	4,040.01
Claims rejected during the year.....	1	1,000.00
Claims unpaid December 31, 1912.....	23	\$27,500.00

Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	15	\$10,250.00
Claims incurred during the year	78	47,000.00
Totals	93	\$57,250.00
Claims paid during the year	47	31,461.54
Balance	46	\$25,788.46
Saved by compromising or scaling down claims during the year	---	38.46
Claims rejected during the year	5	3,250.00
Claims unpaid December 31, 1912	41	\$22,500.00
Iowa Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	2	\$1,500.00
Claims incurred during the year	19	12,500.00
Totals	21	\$14,000.00
Claims paid during the year	9	6,500.00
Balance	12	\$7,500.00
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1912	11	\$6,500.00

Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	36	\$5,625.00
Claims incurred during the year	267	35,585.83
Totals	303	\$41,210.83
Saved by compromise	---	1,975.00
Claims paid during the year	252	\$29,335.83
Claims rejected during the year	12	1,775.00
Claims unpaid December 31, 1912	39	\$8,125.00
Iowa Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	6	\$1,250.00
Claims incurred during the year	35	5,150.00
Totals	41	\$6,400.00
Saved by compromise	---	250.00
Claims paid during the year	33	\$3,800.00
Claims rejected during the year	3	600.00
Claims unpaid December 31, 1912	5	\$1,750.00

Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$400.00
Claims incurred during the year	179	69,696.00
Totals	183	\$70,096.00
Claims paid during the year	134	34,803.00
Balance	49	\$35,293.00
Claims unpaid December 31, 1912	49	\$35,293.00
Iowa Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$400.00
Claims incurred during the year	141	53,036.00
Totals	145	\$53,436.00
Claims paid during the year	107	26,400.00
Balance	38	\$27,036.00
Claims unpaid December 31, 1912	38	\$27,036.00

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—2,675.

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

Answer—They shall meet at least once each month.

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

Answer—By the delegates elected to attend the congressional district convention at which delegates are elected to the supreme lodge meeting.

What is the basis of representation in the governing body?

Answer—One delegate to each fifty members with one delegate for each lodge irrespective of size to congressional convention. Delegates from district convention to supreme convention one to every 950 members in district.

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—August 8-9-10-11, 1911.

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

Answer—208.

How many of same were delegates of the subordinate branches?

Answer—192.

When and by whom are the officers elected?

Answer—By the delegates to the supreme lodge every four years.

Are assessments graded on any table of mortality?

Answer—Yes, except for members who joined prior to October 1, 1911, and who have not transferred to the new rates.

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

Answer—National Fraternal Congress table of mortality levied on age at entry for new members; for members joining prior to October 1, 1911, two to five years less than attained age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

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.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

If so, give full particulars?

Answer—Members on the N. F. C. rates make a combined contribution and the supreme secretary shall set aside for the general or expense fund, 50 cents per thousand for each of the first 12 monthly combined contributions paid by the members on each certificate.

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—On certain certificates at 70th birthday anniversary a member has the right to surrender such certificate and take the then value of such certificate in cash as an old age disability benefit.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$106,000.00; emergency or reserve, \$2,500.00; expense, \$33,000.00.

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

Answer—Five cents per month on each \$100 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.

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

Answer—Iowa, 224; Minnesota, 254; Missouri, 381; Michigan, 209; Texas, 318; Nebraska, 119; Oklahoma, 117; Wisconsin, 141; Illinois, 138; No. Dakota, 83; Washington, 59; So. Dakota, 104; Kentucky, 72; Kansas, 65; Ohio, 47; Colorado, 41; Oregon, 30; Idaho, 20; Wyoming, 9; Montana, 28; California, 20; West Virginia, 16; New Mexico, 9; Georgia, 17; Maryland, 255; Pennsylvania, 10; Tennessee, 9; North Carolina, 2; Indiana, 1; Delaware, 5; New Jersey, 1; Utah, 1.

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

Answer—No, except Director J. H. Miller has been paid a small amount for work done as district deputy.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

If not, give full and complete information relating thereto.

Answer—All bonds and mortgages deposited with auditor of state, Des Moines, Iowa, as provided by laws of Iowa.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MODERN WOODMEN OF AMERICA

President, A. R. Talbot.

Secretary, C. W. Hawes.

Incorporated May 5, 1881.

Commenced Business January 2, 1883.

Home Office, corner Fifteenth St. and Third Ave., Rock Island, Ill.

Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year.....	\$9,973,561.19	\$1,223,601.01	\$10,296,562.20

Income

All other assessments or premiums.....	\$14,010,099.50	-----	\$14,010,099.50
Dues and per capita tax.....	-----	\$1,370,001.55	1,370,001.55
M. W. A. general fund donations.....	-----	18,435.12	18,435.12
Total received from members.....	\$14,010,099.50	\$1,388,496.67	\$15,398,596.17
Deduct payments returns to applicants and members	-----	11,609.90	11,609.90
Net amount received from members	\$14,010,099.50	\$1,376,886.77	\$15,386,986.27
Interest on bonds and dividends on stocks	322,096.54	-----	322,096.54
Interest from all other sources.....	47,595.43	26,821.34	74,416.77
Gross rents from association's property, including \$13,000.00 for association's occupancy of its own buildings	-----	13,144.00	13,144.00
Sale of lodge supplies.....	-----	67,942.19	67,942.19
Dividend insolvent First National Bank, Charleston, Ia.	14,000.00	-----	14,000.00
Certificate fees	-----	8,662.00	8,662.00
Advertising (official paper)	-----	60,350.98	60,350.98
Profits on sale or maturity of ledger assets (bonds)	18.76	-----	18.76
Increase by adjustment in book value (bonds)	584.98	-----	584.98
Total income	\$14,394,395.21	\$1,558,753.28	\$15,948,148.49
Grand total	\$23,467,896.40	\$2,776,754.29	\$26,244,650.69

Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims	\$12,379,055.33		\$12,379,055.33
Salaries of deputies and organizers		471,318.21	471,318.21
Salaries of officers and trustees		22,500.00	22,500.00
Other compensation of officers and trustees		30,000.00	30,000.00
Salaries and other compensation of committees		10,500.00	10,500.00
Salaries of office employees		187,985.85	187,985.85
Salaries and fees paid to supreme medical examiners		25,692.44	25,692.44
Salaries and fees paid to subordinate medical examiners		2,412.30	2,412.30
Traveling and other expenses of officers, trustees and committees		10,625.82	10,625.82
Insurance department fees		2,458.85	2,458.85
Rent, including \$13,000.00 for association's occupancy of its own buildings		15,400.00	15,400.00
Advertising, printing and stationery		2,849.47	2,849.47
Postage, express, telegraph and telephone		33,988.44	33,988.44
Lodge supplies		61,339.23	61,339.23
Official publication		149,907.12	149,907.12
Expense of supreme lodge meeting		165,632.58	165,632.58
Legal expense in litigating claims		57,629.36	57,629.36
Salaries general attorneys (2)		13,200.00	13,200.00
Furniture and fixtures		11,605.39	11,605.39
Taxes, repairs and other expenses on real estate		7,994.22	7,994.22
Gross decrease by adjustment in book value (bonds)	12,386.28		12,386.28
All other disbursements		512,398.92	512,398.92

Total disbursements	\$12,371,441.61	\$1,795,438.20	\$14,166,879.81
Balance	\$11,006,454.79	\$981,316.09	\$12,077,770.88
Increased by transfer		8,715.85	8,715.85
Balance	\$11,006,454.79	\$990,031.94	\$12,086,486.73
Decreased by transfer	8,715.85		8,715.85
Balance	\$11,087,738.94	\$990,031.94	\$12,077,770.88

Ledger Assets

Book value of real estate	\$ 716,018.85
Book value of bonds	8,805,244.68
Deposited in trust companies and banks on interest	2,556,517.35
Total ledger assets	\$ 12,077,770.88

Non-Ledger Assets

Interest and rents due and accrued	150,325.92
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	1,050,000.00

Supply and paper stock inventory	\$ 30,180.65
Printing plant inventory	100,065.90
Furniture	127,748.02
Library	8,094.70
Sanatorium chattel property	79,896.41
	310,985.68

Gross assets \$ 13,627,967.88

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$ 58,279.44
Supply, paper stock, printing plant, furniture, library and sanatorium chattel property	310,985.68
	369,265.12
Total admitted assets	\$ 13,258,702.76

Liabilities

Death claims due and unpaid	\$ 174,098.55
Death claims resisted	248,500.00
Death claims reported but not adjusted	679,150.00
Total unpaid claims	\$ 1,095,748.55
Salaries, rents, expenses, commissions, etc., due or accrued	72,149.27
197 death claims incurred in 1912 not reported until 1913, to and including January 25, 1913	334,500.00
Total liabilities	\$ 1,502,397.82

Exhibit of Certificates

Total Business of the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	1,183,733	\$1,863,194,000.00
Benefit certificates written during the year	33,144	42,225,000.00
Totals	1,216,877	\$1,905,419,000.00
Deduct terminated or decreased during the year	253,911	350,660,000.00
Total benefit certificates in force December 31, 1912	962,966	\$1,545,759,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	97,496	\$102,791,500.00
Benefit certificates written during the year	1,457	1,993,000.00
Totals	98,953	\$104,784,500.00
Deduct terminated or decreased during the year	17,277	26,429,500.00
Total benefit certificates in force December 31, 1912	81,676	\$138,355,000.00
Received during the year from members in Iowa:		
Mortuary, \$1,228,641.50; expense, \$116,890.94; total, \$1,345,532.44.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	838	\$1,381,876.60
Claims (face value) incurred during the year	7,128	12,212,590.00
Previously dropped-re-instated	6	10,000.00
Totals	7,972	\$13,604,356.60
Claims paid during the year	7,290	12,320,055.33
Balance	712	\$1,215,321.27
Saved by compromising or scaling down claims during the year		32,572.72
Claims rejected during the year	40	57,000.00
Claims unpaid December 31, 1912	672	\$1,095,748.55

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	57	\$92,750.00
Claims (face value) incurred during the year	575	1,055,000.00
Totals	632	\$1,147,750.00
Claims paid during the year	576	1,017,025.00
Balance	56	\$100,725.00
Saved by compromising or scaling down claims during the year		5,975.00
Claims rejected during the year	3	6,000.00
Claims unpaid December 31, 1912	53	\$88,750.00

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—14,705.

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 elects delegates to county camp, which elects delegates to state camp, which elects delegates to head camp.

What is the basis of representation in the governing body?

Answer—One delegate for each 2,250 members or major fraction thereof.

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 20, 1911; adjourned session thereof, January 23, 1912.

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

Answer—788.

How many of same were delegates of the subordinate branches?

Answer—778.

When and by whom are the officers elected?

Answer—At the head camp by a majority of the delegates.

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—Modern Woodmen (5) mortality table, 4 per cent; new members, entry age; old members, re-rated at attained age January 1, 1913.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Certificates issued on both the level premium and step rate plans. The society has been enjoined by the circuit court of Sangamon county, Illinois, from putting said rates into effect January 1, 1913. An appeal has been taken. Pending the outcome, the members are permitted to pay according to the 1911 By-laws.

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.

TWENTY-TWO AND ONE-HALF—3120-7-7-13-Booth --- WOWWMD6AO?

Answer—Modern Woodmen (5) mortality table; 4 per cent; 12 assessments; Geo. D. Eldridge, actuary.

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

Answer—No.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$1,050,000.00.

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

Answer—By payment of benefit assessments and interest accretions thereto; disbursed only to pay death losses.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MUTUAL BENEFIT DEPARTMENT—ORDER OF RAILWAY CONDUCTORS OF AMERICA

President, A. B. Garretson, Secretary, W. J. Maxwell.
Home Office, cor. Third Ave. and Third St., Cedar Rapids, Iowa.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$640,392.15	\$903,224.56	\$30,641.85	\$1,574,258.56

Income

Membership fees actually received			\$16,410.00	\$16,410.00
All other assessments or premiums	\$1,229,704.00	\$81,303.00		1,311,007.00
Forfeit fees			1,773.00	1,773.00

Total received from members	\$1,229,704.00	\$81,303.00	\$18,183.00	\$1,329,190.00
Deduct payments returns to applicants and members	737.00		240.00	977.00

Net amount received from members	\$1,228,967.00	\$81,303.00	\$17,943.00	\$1,328,213.00
Interest on bonds		34,339.78		34,339.78
Interest from all other sources			16,448.28	16,448.28
Claim of J. W. Pettigrew account of no beneficiary			673.00	673.00
Advanced assessment repaid on death claim			294.00	294.00

Total income	\$1,228,967.00	\$115,642.78	\$35,358.28	\$1,379,968.06
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Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$1,138,000.00			\$1,138,000.00
Permanent disability claims	96,000.00			96,000.00
Total benefits paid	\$1,234,000.00			\$1,234,000.00

ORDER OF RAILWAY CONDUCTORS OF AMERICA

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries of officers and trustees			3,950.00	3,950.00
Salaries of office employees			10,978.39	10,978.39
Salaries and fees paid to supreme medical examiners			600.00	600.00
Salaries and fees paid to subordinate medical examiners			60.00	60.00
Rent			1,000.00	1,000.00
Printing and stationery			2,162.76	2,162.76
Postage, express, telegraph and telephone			7,526.91	7,526.91
Legal expense in litigating claims			816.83	816.83
Other legal expenses			300.00	300.00
All other disbursements			775.40	775.40

Total disbursements..... \$1,262,120.29

Balance \$1,692,106.33

Ledger Assets

Book value of bonds	\$ 1,011,320.28
Deposited in trust companies and banks on interest	507,011.19
Cash in association's office	173,774.86

Total ledger assets \$ 1,692,106.33

Liabilities

Death claims due and unpaid	\$ 23,000.00
Death claims adjusted not yet due	22,000.00
Death claims reported but not adjusted	97,000.00

Total death claims \$ 142,000.00

Permanent disability claims adjusted not yet due	\$ 1,000.00
Permanent disability claims reported but not yet adjusted	10,000.00

Total permanent disability claims 11,000.00

Total unpaid claims	\$ 133,000.00
Advance assessments	19,338.00

Total liabilities \$ 172,338.00

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	43,333	\$81,564,000.00
Benefit certificates written during the year	4,481	8,065,000.00
Totals	47,814	\$89,649,000.00
Deduct terminated or decreased during the year	3,762	6,602,000.00
Total benefit certificates in force December 31, 1912	44,052	\$83,047,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates written during the year	133	\$251,000.00
Total benefit certificates in force December 31, 1912	1,274	\$2,367,000.00

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	86	\$168,000.00
Claims (face value) incurred during the year	501	1,112,000.00
Totals	650	\$1,280,000.00
Claims paid during the year	583	1,138,000.00
Balance	67	\$142,000.00
Claims unpaid December 31, 1912	67	142,000.00

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	11	\$25,000.00
Claims incurred during the year	43	\$1,000.00
Totals	54	\$107,000.00
Claims paid during the year	48	\$6,000.00
Balance	6	\$11,000.00
Claims unpaid December 31, 1912	6	\$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—Benefit department, auxiliary to Order of Railway Conductors and has no subordinate lodges. Only one office, the general office, located at Cedar Rapids, Ia.

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 representation in the governing body?

Answer—One delegate to each subordinate division.

How often are regular meetings of the governing body held?

Answer—Bi-annually.

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

Answer—May 9, 1911.

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

Answer—Six hundred six (606).

How many of same were delegates of the subordinate branches?

Answer—Five hundred eighty-five (585).

When and by whom are the officers elected?

Answer—By delegates at each convention by secret ballot.

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.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 15; emergency or reserve, 1.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$83,000; emergency or reserve, \$83,000.

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

Answer—One assessment each year of \$1.00 per \$1,000 of insurance carried; can only be used as required by law.

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

Answer—Iowa. The mutual benefit department has no agents or agencies outside of the general office located at Cedar Rapids, Ia. Business with the department conducted direct with the members from the general office.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MUTUAL PROTECTIVE LEAGUE

President, J. R. Paisley.

Secretary, H. W. Shafer.

Incorporated April 15, 1897.

Commenced Business April 15, 1897.

Home Office, M. P. L. Building, Decatur, Ill.

Balance From Previous Year

	Mortuary Funds	Building Funds	Expense Funds	Total
Balance from previous year	\$153,106.46	\$20,000.00	\$11,943.45	\$185,049.91

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense			\$53,979.26	\$53,979.26
All other assessments or premiums	\$250,583.27		73,168.58	323,691.85
Fees for change of certificate			269.47	269.47

Total received from members	\$250,583.27		\$127,357.31	\$377,940.58
Deduct payments returns to applicants and members	548.83			548.83

Net amount received from members	\$250,034.44		\$127,357.31	\$377,391.75
Interest on mortgage loans	5,197.42			5,197.42
Interest on bonds and dividends on stocks	905.45			905.45
Interest from all other sources	737.85		15.00	742.85
Sale of lodge supplies			1,569.63	1,569.63
Miscellaneous			479.75	479.75

Total income	\$256,875.16		\$129,421.69	\$386,296.85
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Disbursements

	Mortuary Funds	Building Funds	Expense Funds	Total
Death claims	\$234,559.82			\$234,559.82
Permanent disability claims	875.00			875.00
Total benefits paid	\$235,434.82			\$235,434.82

MUTUAL PROTECTIVE LEAGUE

	Mortuary Funds	Building Funds	Expense Funds	Total
Commissions and fees paid to deputies and organizers			\$9,619.80	\$9,619.80
Salaries of officers and trustees			13,387.36	13,387.36
Salaries of office employees			12,503.75	12,503.75
Salaries and fees paid to supreme medical examiners			2,980.70	2,980.70
Insurance department fees			244.26	244.26
Advertising, printing and stationery			1,291.11	1,291.11
Postage, express, telegraph and telephone			3,868.44	3,868.44
Lodge supplies			6,591.16	6,591.16
Official publication			1,887.69	1,887.69
Other legal expenses			24.21	24.21
Furniture and fixtures			458.74	458.74
All other disbursements	57.50		3,759.69	3,816.50

Total disbursements	\$253,492.32		\$130,716.31	\$372,198.63
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Balance	\$174,489.30	\$20,000.00	\$1,658.83	\$199,148.13
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Ledger Assets

Book value of real estate	\$	17,503.84
Mortgage loans on real estate		106,788.58
Book value of bonds and stocks		11,320.20
Deposited in trust companies and banks on interest		63,661.44
Cash in association's office		474.07
Total ledger assets	\$	199,148.13

Non-Ledger Assets

Interest and rents due and accrued		5,209.90
Market value of real estate over book value		2,496.16
Market value of bonds and stocks over book value		79.80
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		31,955.65
Office furniture and supplies	\$	11,500.00
Balance due from organizers not secured by bonds		35,261.35
		46,761.35
Gross assets	\$	285,750.00

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$	35,261.35
Office furniture and supplies		11,500.00
		46,761.35
Total admitted assets	\$	238,988.64

Liabilities

Death claims due and unpaid	\$ 2,500.00
Death claims resisted	6,000.00
Death claims reported but not adjusted	45,100.00
Total death claims	\$ 53,600.00
Permanent disability claims reported but not yet adjusted	\$ 115.00
Total permanent disability claims	115.00
Total unpaid claims	\$ 53,715.00
Salaries, rents, expenses, commissions, etc., due or accrued	3,021.44
Total Liabilities	\$ 56,736.44

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	25,442	\$28,842,875.00
Benefit certificates written during the year	6,950	6,777,496.00
Benefit certificates increased during the year	-----	9,500.00
Totals	32,392	\$35,629,871.00
Deduct terminated or decreased during the year	6,434	6,644,519.00
Total benefit certificates in force December 31, 1912	25,958	\$28,985,352.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	749	\$849,044.00
Benefit certificates written during the year	440	411,650.00
Benefit certificates increased during the year	-----	1,000.00
Totals	1,189	\$1,261,694.00
Deduct terminated or decreased during the year	280	255,894.00
Total benefit certificates in force December 31, 1912	909	\$1,005,800.00

Received during the year from members in Iowa:
Mortuary, \$7,543.29; expense, \$5,340.05; total, \$12,884.24.

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	42	\$48,600.00
Claims (face value) incurred during the year	216	249,150.00
Totals	258	\$297,750.00
Claims paid during the year	213	234,559.82
Balance	45	\$63,190.18
Saved by compromising or scaling down claims during the year	-----	9,590.18
Claims unpaid December 31, 1912	45	\$63,800.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	5	\$9,000.00
Totals	5	\$9,000.00
Claims paid during the year	2	3,100.00
Balance	3	\$5,900.00
Claims unpaid December 31, 1912	3	5,900.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$20.00
Claims incurred during the year	10	970.00
Totals	11	\$990.00
Claims paid during the year	9	875.00
Balance	2	\$115.00
Claims unpaid December 31, 1912	2	115.00

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—578.

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—By delegates elected by the members.

What is the basis of representation in the governing body?

Answer—One delegate 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—April, 1911.

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

Answer—33.

How many of same were delegates of the subordinate branches?

Answer—23.

When and by whom are the officers elected?

Answer—Quadrennially by members of supreme body.

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. Both.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Society issues step rate and level premium certificate.

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—N. F. C. table; 4 per cent; 12 assessments; T. C. Rafferty.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars?

Answer—First year payment made by new 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—Old age benefits after 70 years of age.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$21,714.95; expense, \$10,240.70.

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

Answer—By assessments and interest; payment of death and disability claims.

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

Answer—Illinois, 33; Missouri, 114; Kansas, 17; Oklahoma, 16; Iowa, 21; Nebraska, 3; Colorado, 10; Kentucky, 19; Arkansas, 21; Indiana, 16; California, 2; Tennessee, 1.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MYSTIC TOILERS

President, W. H. Antes.

Secretary, J. F. Taake.

Incorporated February 3, 1899.

Commenced Business March 15, 1899.

Home Office, 4th & Locust Sts., Des Moines, Iowa.

	Balance From Previous Year			
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$322.92	\$134,424.04	\$329.53	\$135,076.49
Income				
Membership fees actually received	-----	-----	\$551.50	\$551.50
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.	-----	-----	2,940.25	2,940.25
All other assessments or premiums	39,112.55	-----	10,344.25	49,456.80
Dues and per capita tax	-----	-----	4,820.55	4,820.55
Net amount received from members	\$39,112.55	-----	\$18,650.55	\$57,763.10
Interest on mortgage loans	-----	7,751.46	-----	7,751.46
Interest from all other sources	-----	392.00	-----	392.00
Sale of lodge supplies	-----	-----	89.10	89.10
Surety bond fees	-----	-----	161.50	161.50
Total income	\$39,112.55	\$8,143.46	\$18,907.15	\$66,163.16
Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$30,102.25	-----	-----	\$30,102.25
Sick and accident claims	225.00	-----	-----	225.00
Total benefits paid	\$30,327.25	-----	-----	\$30,327.25
Commissions and fees paid to deputies and organizers	-----	-----	4,041.20	4,041.20
Salaries of officers and trustees	-----	-----	7,048.00	7,048.00
Salaries and other compensation of committees	-----	-----	90.00	90.00
Salaries of office employees	-----	-----	2,520.00	2,520.00

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries and fees paid to supreme medical examiners			170.75	170.75
Insurance department fees			282.50	282.50
Rent			660.00	660.00
Advertising, printing and stationery			488.32	488.32
Postage, express, telegraph and telephone			846.30	846.30
Lodge supplies			13.20	13.20
Official publication			681.05	681.05
Legal expense in litigating claims			397.90	397.90
Furniture and fixtures			42.00	42.00
All other disbursements		350.10	309.00	758.10
Total disbursements.				\$48,306.57
Balance				\$152,873.08

Ledger Assets

Mortgage loans on real estate	\$ 143,950.00
Deposited in trust companies and banks on interest	8,923.68
Total ledger assets	\$ 152,873.08

Non-Ledger Assets

Interest and rents due and accrued	\$ 4,352.35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	4,800.00
Total admitted assets	\$ 162,025.43

Liabilities

Death claims resisted	\$ 650.00
Total liabilities	\$ 650.00

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	3,345	\$3,657,250.00
Benefit certificates written during the year	627	620,000.00
Totals	3,972	\$4,280,250.00
Deduct terminated or decreased during the year	827	853,000.00
Total benefit certificates in force December 31, 1912	3,145	\$3,433,250.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,529	\$2,751,500.00
Benefit certificates written during the year	68	71,500.00
Totals	2,597	\$2,823,000.00
Deduct terminated or decreased during the year	145	176,500.00
Total benefit certificates in force December 31, 1912	2,452	\$2,646,500.00
Received during the year from members in Iowa: Mortuary, \$32,186.65; expense, \$13,131.60; total, \$45,318.25.		

Exhibit of Death Claims

Total Claims.		
Claims unpaid December 31, 1911, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	25	37,500.00
Totals	26	\$38,500.00
Claims paid during the year	26	37,422.75
Balance		\$1,077.25
Saved by compromising or scaling down claims during the year		1,077.25

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	21	31,000.00
Totals	22	\$32,000.00
Claims paid during the year	22	32,000.00

Exhibit of Sick and Accident Claims

Total Claims.		
Claims incurred during the year	7	\$225.00
Totals	7	\$225.00
Claims paid during the year	7	225.00
Iowa Claims.		
Claims incurred during the year	4	\$150.00
Totals	4	\$150.00
Claims paid during the year	4	150.00

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--120.

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—Representative elected by delegates.

What is the basis of representation in the governing body?

Answer—Two from each state and one additional for each 3,000 members.

How often are regular meetings of the governing body held?

Answer—Quadrannually.

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

Answer—1910.

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

Answer—24.

How many of same were delegates of the subordinate branches?

Answer—All of them.

When and by whom are the officers elected?

Answer—Supreme representatives of supreme council.

Are assessments graded on any table of mortality?

Answer—No.

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

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 of insurance, general fund.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First year.

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.

How many assessments were collected during the year?

Answer—Expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,300.00; expense, \$1,500.00.

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

Answer—Certificate. Deduction and interest. To pay death losses.

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

Answer—Iowa, 91; Minnesota, 9; Kansas, 3; South Dakota, 1; Nebraska, 2; Montana, 6; Missouri, 15; Utah, 1; Colorado, 1; Texas, Idaho, Wyoming, Washington, California and Oklahoma.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

MYSTIC WORKERS OF THE WORLD

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Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

MYSTIC WORKERS OF THE WORLD

President, J. Ross Mickey.

Secretary, John R. Walsh.

Incorporated February 24, 1896.

Commenced Business February 24, 1896.

Home Office, Fulton, Illinois.

	Balance From Previous Year			
	Mortuary Funds	Reserve Funds	Interest Funds	
Balance from previous year	\$42,202.06	\$490,540.27	\$19,717.82	
Income				
All other assessments or premiums	\$657,400.06			
Total received from members	\$657,400.06			
Deduct payments returns to applicants and members	88.44			
Net amount received from members	\$657,311.62			
Interest on mortgage loans			11,147.20	
Interest on bonds			11,982.73	
Interest from all other sources			2,950.77	
Premium account		20.00		
Total income	\$657,311.62	\$20.00	\$26,080.70	
	Building Funds	Contingent Funds	Expense Funds	Total
Balance from previous year	\$14,077.71	\$470.95	\$9,332.83	\$576,342.54
All other assessments or premiums				657,400.06
Dues and per capita tax			354.75	354.75
Certificate fees			10,288.61	10,288.66
Total received from members			\$10,643.41	\$668,043.47
Deduct payments returns to applicants and members			15.61	104.05
Net amount received from members			\$10,627.80	\$667,939.42

	Building Funds	Contingent Funds	Expense Funds	Total
Interest on mortgage loans	-----	-----	-----	11,147.20
Interest on bonds	-----	-----	-----	11,982.73
Interest from all other sources	63.97	-----	-----	3,014.71
Sale of lodge supplies	-----	-----	2,397.38	2,397.38
Bond (surety) premium	-----	-----	1,390.80	1,390.80
Premium account	-----	-----	20.00	20.00
Loan inspection	-----	-----	40.83	40.83
Local lodge defalcation	-----	-----	21.35	21.35
Miscellaneous	-----	-----	19.74	19.74
General attorney contin- gent fund	-----	-----	200.00	200.00
Total income	\$63.97	-----	\$14,607.90	\$698,084.19

Disbursements

	Mortuary Funds	Reserve Funds	Interest Funds	
Death claims	\$326,695.33	-----	-----	
Sick and accident claims	27,800.00	-----	-----	
Old age benefits	450.00	-----	-----	
Total benefits paid	\$551,945.33	-----	-----	

	Building Funds	Contingent Funds	Expense Funds	Total
Death claims	-----	-----	-----	\$526,695.33
Sick and accident claims	-----	-----	-----	27,800.00
Old age benefits	-----	-----	-----	450.00

Total benefits paid	-----	-----	-----	\$554,945.33
Commissions and fees paid to deputies and organ- izers	-----	-----	31,988.00	31,988.00
Salaries of deputies and organizers	-----	-----	11,360.85	11,360.85
Other field work expenses	-----	-----	10,653.10	10,653.10
Salaries of officers and trustees	-----	-----	8,125.00	8,125.00
Other compensation of offi- cers and trustees, board of directors	-----	-----	5,877.74	5,877.74
Salaries and other compen- sation of committees and commissioners	-----	-----	530.00	530.00
Salaries of office employees	-----	784.42	8,597.07	9,381.49
Office expenses supreme medical examiners	-----	-----	318.37	318.37
Traveling and other ex- penses of officers, trus- tees and committees	-----	-----	1,081.78	1,081.78
For collection and ex- change	-----	-----	2.50	2.50
Insurance department fees	-----	-----	108.50	108.50
Rent including associa- tion's occupancy of its own buildings	-----	-----	950.00	950.00
Advertising, printing and stationery	-----	-----	2,855.50	2,855.50

	Building Funds	Contingent Funds	Expense Funds	Total
Postage, express, tele- graph and telephone	-----	414.88	2,812.92	3,227.80
Lodge supplies	-----	-----	2,681.78	2,681.78
Official publication	-----	-----	5,249.50	5,249.50
Expense of supreme lodge meeting	-----	-----	6,076.37	6,076.37
Legal expense in litigating claims	-----	-----	1,690.65	1,690.65
Other legal expenses	-----	-----	29.00	29.00
Furniture and fixtures	-----	-----	715.20	715.20
Taxes, repairs and other expenses on real estate	-----	-----	15.61	15.61
All other disbursements	-----	-----	16,638.37	16,638.37
Total disbursements	-----	\$1,229.30	\$119,227.90	\$675,402.53
Balance	-----	-----	-----	\$509,024.20

Ledger Assets

Book value of real estate	\$	1,122.78
Mortgage loans on real estate		216,600.00
Book value of bonds and stocks		322,593.00
Deposits in trust companies and banks on interest		51,951.02
Cash in association's office		242.67
Home office building in process of construction		6,515.33
Total ledger assets	\$	509,024.20

Non-Ledger Assets

Interest due and accrued on mortgages	\$	6,799.82
Interest due and accrued on bonds		8,287.72
Market value of stocks and bonds over book value		7,393.60
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		53,664.05
Supply inventory	\$	1,400.00
Furniture and fixtures		4,885.26
Library		830.35
Contingent fund, supreme master		348.66
		7,464.27
Gross assets	\$	684,033.66

Deduct Assets Not Admitted

Overdue and accrued interest on bonds in default	\$	1,401.00
Supplies, furniture, etc		7,115.61
		8,515.61
Total admitted assets	\$	676,118.05

Liabilities

Death claims due and unpaid	\$	440.05
Death claims resisted		9,000.00
Death claims reported but not adjusted		60,450.00
Total death claims	\$	60,890.05

Sick and accident claims reported but not yet adjusted	\$ 3,050.00
Total sick and accident claims.....	3,050.00
Total unpaid claims	\$ 72,940.05
Salaries, rents, expenses, commissions, etc., due or accrued	\$ 5,000.00
Taxes due or accrued	6,814.31
	11,814.31
Total liabilities	\$ 84,754.36

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	71,025	\$89,858,750.00
Benefit certificates written during the year.....	8,123	9,405,500.00
Benefit certificates increased during the year.....		85,500.00
Totals	79,148	\$99,349,750.00
Deduct terminated or decreased during the year.....	5,959	7,119,425.00

Total benefit certificates in force December 31, 1912	73,189	\$92,230,325.00
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Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	7,206	\$9,293,825.00
Benefit certificates written during the year.....	446	557,000.00
Received by transfer	17	23,000.00
Benefit certificates increased during the year.....		5,000.00
Totals	7,669	\$9,878,825.00
Deduct terminated or decreased during the year.....	524	650,750.00

Total benefit certificates in force December 31, 1912	7,145	\$9,228,075.00
Received during the year from members in Iowa:		
Mortuary, \$58,263.51; expense, \$10,865.93; total, \$69,129.44.		

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	43	\$55,440.05
Claims (face value) incurred during the year.....	471	596,550.00
Total	514	\$651,990.05
Claims paid during the year.....	446	526,695.33
Balance	68	\$125,294.72
Saved by compromising or sealing down claims during the year		44,904.67
Claims rejected during the year.....	9	10,500.00
Claims unpaid December 31, 1912.....	59	\$69,890.05

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	2	\$3,000.00
Claims (face value) incurred during the year.....	50	70,200.00
Totals	52	\$73,200.00
Claims paid during the year.....	53	65,050.00
Balance	5	\$3,150.00
Saved by compromising or sealing down claims during the year		3,150.00
Claims unpaid December 31, 1912.....	5	\$5,000.00

Exhibit of Sick and Accident Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	14	\$1,375.00
Claims incurred during the year.....	295	32,275.00
Totals	309	\$33,650.00
Claims paid during the year.....	261	27,800.00
Claims unpaid December 31, 1912.....	23	\$3,050.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	3	\$550.00
Claims incurred during the year.....	35	4,100.00
Totals	38	\$4,650.00
Claims paid during the year.....	30	3,850.00
Claims rejected during the year.....	5	550.00
Claims unpaid December 31, 1912.....	3	\$250.00

Exhibit of Old Age and Other Claims**Total Claims.**

	Number	Amount
Claims incurred during the year.....	5	\$450.00
Totals	5	\$450.00
Claims paid during the year.....	5	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—Yes.

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

Answer—1004.

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 lodge and one additional for each one hundred or major fraction over the first hundred.

What is the basis of representation in the governing body?

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, 1912.

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

Answer—611.

How many of same were delegates of the subordinate branches?

Answer—592.

When and by whom are the officers elected?

Answer—Biennially by supreme lodge.

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—Entry age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium.

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

Answer—Being 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—N. F. C. table. Rates advanced 1 cent per hundred dollars of insurance on new members Aug. 1, 1912; on old members Jan. 1, 1913. Abb. Landis, actuary.

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 of the regular monthly 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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$55.664.65; expense, \$8.349.61.

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 benefit fund of the deductions made from claims that become due prior to three years' membership and by transfer from the interest and benefit fund not needed to pay claims on paid fund supplies. Fund may be disbursed for the payment of claims when twelve assessments are insufficient.

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

Answer—Illinois, 399; Iowa, 118; Wisconsin, 165; Michigan, 114; Missouri, 93; Kansas, 33; Minnesota, 41; Nebraska, 8; Texas, 33.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY

President, W. B. Kirkpatrick. Secretary, J. V. Abrahams.

Incorporated February 22, 1892. Commenced Business February 22, 1892.

Home Office, 701 Kansas Ave., Topeka, Kansas.

Balance From Previous Year		Mortuary Funds	Reserve Funds
Balance from previous year.....		\$105,881.06	\$1,657,583.30
Income			
All other assessments or premiums....	\$1,195,946.79		
Other payments by members, viz.:			\$108,921.05
Reserve fund			
Total received from members...	\$1,195,946.79		\$108,921.05
Interest on mortgage loans.....			47,656.56
Interest on bonds and dividends on stocks			18,338.49
Interest from all other sources.....			6,956.71
Total income	\$1,195,946.79		\$271,872.81
		Expense Fund	Total
Balance from previous year.....		\$59,286.08	\$1,822,750.44
Assessments or premiums during first 6 months of membership of which all or an extra percentage is used for expense		163,278.71	163,278.71
All other assessments or premiums....			1,195,946.79
Dues and per capita tax.....		208,466.54	208,466.54
Other payments by members, viz.:			198,921.05
Reserve fund			
Total received from members...		\$371,745.25	\$1,766,613.09
Interest on mortgage loans.....			47,656.56
Interest on bonds and dividends on stocks			18,338.49

	Expense Fund	Total
Interest from all other sources.....		6,956.71
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings.....	25,602.75	25,602.75
Sale of lodge supplies.....	2,596.15	2,596.15
From all other sources, viz.:		
General fund-bond interest.....	327.92	327.92
Certificate fees.....	1,512.50	1,512.50
Refund account field work Oklahoma.....	100.00	100.00
Total income	\$25,602.75	\$376,281.82
		\$1,869,704.17

Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims.....	\$1,221,958.26		\$1,221,958.26
Permanent disability claims.....	6,000.00		6,000.00
Old age benefits.....	39,554.15		39,554.15
Settlement of contested claims.....	20,944.85		20,944.85
Total benefits paid	\$1,288,457.26		\$1,288,457.26
Commissions and fees paid to deputies and organizers.....		244,791.98	244,791.98
Salaries of officers and trustees.....		13,500.00	13,500.00
Salaries and other compensation of committees.....		3,013.25	3,013.25
Salaries of office employees.....		28,470.01	28,470.01
Salaries and fees paid to supreme medical examiners.....		6,000.00	6,000.00
Travelling and other expenses of officers, trustees and committees.....		677.10	677.10
Insurance department fees.....		559.50	559.50
Rent, including \$2,400.00 for association's occupancy of its own buildings.....		2,400.00	2,400.00
Advertising, printing and stationery.....		22,592.73	22,592.73
Postage, express, telegraph and telephone.....		8,967.70	8,967.70
Official publication.....		13,725.85	13,725.85
Expense of supreme lodge meeting.....		35,531.41	35,531.41
Legal expense in litigating claims.....		4,484.22	4,484.22
Other legal expenses.....		1,413.00	1,413.00
Furniture and fixtures.....		478.20	478.20
Taxes, repairs and other expenses on real estate.....		15,685.94	15,685.94
All other disbursements.....		4,499.09	4,499.09
Total disbursements			\$1,695,247.24
Balance			\$1,997,207.37

Ledger Assets

Book value of real estate.....	\$ 362,525.18
Mortgage loans on real estate.....	920,512.94
Book value of bonds and stocks.....	486,169.68
Deposited in banks (not on interest).....	287,999.57
Total ledger assets	\$ 1,997,207.37

Non-Ledger Assets

Interest and rents due and accrued.....	25,515.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	148,027.17
Total admitted assets	\$ 2,170,750.42

Liabilities

Death claims due and unpaid.....	\$ 52,267.70
Death claims reported but not adjusted.....	115,323.01
Total death claims	\$ 167,610.71
Permanent disability claims reported but not yet adjusted.....	\$ 1,750.00
Total permanent disability claims	1,750.00
Old age and other benefits due and unpaid.....	1,962.50
Total liabilities	\$ 171,322.21

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	110,486	\$139,451,000.00
Benefit certificates written during the year.....	35,859	40,548,500.00
Totals	152,345	\$180,299,500.00
Deduct terminated or decreased during the year.....	22,925	25,117,000.00

Total benefit certificates in force December 31, 1912	129,420	\$155,182,500.00
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Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	2,694	\$3,037,000.00
Benefit certificates written during the year.....	1,240	1,496,000.00
Totals	3,934	\$4,533,000.00
Deduct terminated or decreased during the year.....	594	640,000.00

Total benefit certificates in force December 31, 1912	3,340	\$3,893,000.00
Received during the year from members in Iowa:		
Mortuary, \$26,373.47; reserve, \$3,288.47; expense, \$10,503.24; total, \$40,165.18.		

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	99	\$124,000.00
Claims (face value) incurred during the year.....	1,045	1,337,500.00
Totals	1,144	\$1,461,500.00
Claims paid during the year.....	1,004	1,221,958.26
Balance		\$239,541.74
Saved by compromising or scaling down claims during the year		62,541.74
Claims rejected during the year.....	24	34,000.00
Claims unpaid December 31, 1912.....	140	\$177,000.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$3,500.00
Claims (face value) incurred during the year.....	30	42,500.00
Totals	34	\$46,000.00
Claims paid during the year.....	32	41,313.18
Balance		\$4,686.82
Saved by compromising or scaling down claims during the year		1,686.82
Claims unpaid December 31, 1912.....	2	\$3,000.00

Exhibit of Old Age and Other Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	15	\$1,600.00
Claims incurred during the year.....	319	39,916.65
Totals	334	\$41,516.65
Claims paid during the year.....	319	-----

Iowa Claims.

	Number	Amount
Claims incurred during the year.....	2	\$200.00
Totals	2	\$200.00
Claims paid during the year.....	2	200.00

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—1,497.

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 representation in the governing body?

Answer—A representative for each 1,250 members or major fraction thereof.

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—June, 1912.

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

Answer—127.

How many of same were delegates of the subordinate branches?

Answer—99.

When and by whom are the officers elected?

Answer—Every four years by national council.

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"? (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificate 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—They are now being determined by Mr. Abb. Landis of Nashville, Tenn.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—The first six assessments less reserve fund payments by order of national executive committee as provided in section 109 of our 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.

How many assessments were collected during the year?

Answer—12; mortuary, \$1,195,946.79; emergency or reserve, \$108,921.05; expense, \$371,745.25.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$104,447.34; emergency or reserve, \$12,254.27; expense, \$31,325.54.

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

Answer—\$1 per \$1,000 annually until \$50 is paid. Dying before \$50 is paid, the balance is deducted from benefits. Paying death claims where twelve assessments are not sufficient.

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

Answer—Kansas, 306; Missouri, 223; Nebraska, 54; Oregon, 17; Iowa, 44; Ohio, 87; Pennsylvania, 30; Michigan, 42; Indiana, 45; Illinois, 203; California, 39; Oklahoma, 117; Montana, 8; Washington, 23; Kentucky, 60; Colorado, 29; Minnesota, 17; Idaho, 5; Texas, 60; Arkansas, 52; Wyoming, 6; Arizona, 4; Alabama, 3; Florida, 1; New Mexico, 12; Mississippi, 10.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other person, or any firm, corporation or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

NATIONAL UNION, TOLEDO, OHIO.

President, Jas. A. Wright.

Secretary, Edwin A. Myers.

Incorporated May 14, 1881.

Commenced Business June, 1881.

Home Office, Toledo, Ohio.

Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$155,517.28	\$1,875,820.26

Income

All other assessments or premiums....	\$2,304,193.10	\$69,000.00
Net amount received from mem- bers	\$2,304,193.10	\$69,000.00
Interest on bonds and dividends on stocks		\$4,616.68
Interest from all other sources.....	6,395.32	983.30
Bonds (schedule D)		1,055.69
Total income	\$2,310,588.42	\$155,885.67

	Expense Funds	Total
Balance from previous year.....	\$49,453.65	\$24,085.75
Membership fees actually received....		13,230.50
All other assessments or premiums....	190,887.01	2,563,880.11
Dues and per capita tax.....		1,489.20
Other payments by members.....	916.42	916.42

Net amount received from mem-
bers

\$206,323.13 \$2,579,516.23

	Expense Funds	Total
Interest on bonds and dividends on stocks		\$4,616.68
Interest from all other sources	6,395.32	7,719.02
Gross rents from association's prop- erty, including \$2,000 for associa- tion's occupancy of its own build- ings	2,359.00	2,359.00
Sale of lodge supplies.....	1,826.43	1,826.43
Council bonds	1,048.71	1,048.71
Fines	200.30	200.30
All other	386.51	386.51
Bonds (schedule D)		1,055.69
Total income	\$49,453.65	\$212,514.48

Disbursements

	Mortuary Funds	Reserve Funds
Death claims	\$2,267,305.15	
Loss on sale or maturity of ledger assets, bonds (schedule D).....		29,481.80
Total disbursements		
Balance	\$158,800.55	\$2,001,824.13

	Expense Funds	Total
Death claims		\$2,267,305.15
Commissions and fees paid to deputies and organizers	26,067.34	26,067.34
Salaries of deputies and organizers....	26,384.45	26,384.45
Salaries of managers or agents not deputies or organizers	3,600.00	3,600.00
Salaries of officers and trustees.....	16,400.00	16,400.00
Other compensation of officers and trustees	190.00	190.00
Salaries and other compensation of committees	1,950.00	1,950.00
Salaries of office employees.....	22,251.50	22,251.50
Salaries and fees paid to supreme medical examiners	4,500.00	4,500.00
Salaries and fees paid to subordinate medical examiners	16,572.00	16,572.00
Traveling and other expenses of offi- cers, trustees and committees.....	9,053.31	9,053.31
Insurance department fees	582.50	582.50
Rent, including \$2,000 for association's occupancy of its own buildings.....	9,036.25	9,036.25
Advertising, printing and stationery..	19,723.30	19,723.30
Postage, express, telegraph and tele- phone	6,848.63	6,848.63
Lodge supplies	1,052.00	1,052.00
Official publication	2,485.23	2,485.23
Expense of supreme lodge meeting....	7,565.00	7,565.00
Legal expense in litigating claims....	1,513.83	1,513.83
Other legal expenses	25.00	25.00
Furniture and fixtures	1,219.01	1,219.01
Taxes, repairs and other expenses on real estate	2,783.46	2,783.46

	Expense Funds	Total
Loss on sale or maturity of ledger assets, bonds (schedule D).....		29,481.86
All other disbursements (expense field department, etc.)	23,492.77	23,492.77
Total disbursements	\$213,295.58	\$2,510,682.53
Balance	\$19,453.65	\$2,233,382.98

Ledger Assets

Book value of real estate	\$ 49,453.65	
Book value of bonds and stocks	2,000,264.15	
Deposited in trust companies and banks on interest	183,665.18	
Total ledger assets		\$ 2,233,382.98

Liabilities

Death claims resisted	\$ 7,000.00	
Death claims reported but not adjusted	220,000.00	
Total unpaid claims		\$ 227,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		10,274.54
Taxes due or accrued		353.00
Total liabilities		\$ 237,627.63

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	62,623	\$120,590,500.00
Benefit certificates written during the year	7,055	8,396,000.00
Benefit certificates increased during the year		189,000.00
Totals	69,678	\$129,175,500.00
Deduct terminated or decreased during the year	6,766	10,176,500.00

Total benefit certificates in force December 31, 1912	62,912	\$118,999,000.00
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Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	373	\$623,000.00
Benefit certificates written during the year	31	34,000.00
Benefit certificates increased during the year		2,000.00
Totals	404	\$659,000.00
Deduct terminated or decreased during the year	35	53,000.00
Total benefit certificates in force December 31, 1912	369	\$606,000.00

Received during the year from members in Iowa:
Assessments, \$13,428.21; expense, \$73.40; total,
\$13,501.61.

Exhibit of Death Claims

Total Claims.	Number	Amount
Claims unpaid December 31, 1911, as per last statement	94	\$219,000.00
Claims (face value) incurred during the year	1,021	2,294,000.00
Totals	1,115	\$2,513,000.00
Claims paid during the year	1,092	2,267,335.15
Balance	113	\$26,664.85
Saved by compromising or scaling down claims during the year		7,694.85
Claims rejected during the year	2	2,000.00
Claims unpaid December 31, 1912	111	\$227,000.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$3,000.00
Claims (face value) incurred during the year	5	16,000.00
Totals	6	\$19,000.00
Claims paid during the year	5	14,000.00
Balance	1	\$5,000.00
Claims unpaid December 31, 1912	1	5,000.00

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE NORTH STAR BENEFIT ASSOCIATION

President, Jas. F. Myers.

Secretary, G. L. Peterson.

Incorporated July 18, 1899.

Commenced Business August 3, 1899.

Home Office, Suite 1, 2, 3, 4, 5 and 7, 419-421 15th St., Moline, Ill.

Balance From Previous Year

	Mortuary Funds	Reserve
Balance from previous year	\$6,535.52	\$112,303.09

Income

All other assessments or premiums	\$43,894.95	\$6,266.76
Total received from members	\$43,894.95	\$6,266.76
Interest on mortgage loans		5,777.60
Interest on bonds and dividends on stocks		410.00
Interest from all other sources		320.00
Premium on mortgage		25.00

Total income

\$43,894.95 **\$12,799.36**

	Publication Fund	Expense Funds	Total
Balance from previous year.....		\$4,921.17	\$123,759.78
All other assessments or premiums.....			50,161.71
Dues and per capita tax.....	182.43	20,193.86	20,376.29
Certificate fees.....		920.00	920.00
Total received from members.....	\$182.43	\$21,113.86	\$71,458.00
Interest on mortgage loans.....			5,777.60
Interest on bonds and dividends on stocks.....			410.00
Interest from all other sources.....			320.00
Premium on mortgage.....			25.00
Sale of lodge supplies.....		129.30	129.30
Premium bonds for officers of local ob- servatories.....		150.00	150.00
Garnishment expense refunded.....		1.10	1.10
Order No. G-3324 cancelled.....		4.00	4.00
Total income.....	\$182.43	\$21,398.26	\$78,275.00

Disbursements

	Mortuary Funds	Reserve Funds	
Death claims.....	\$34,936.32		
Permanent disability claims.....	125.00		
Total benefits paid.....	\$35,061.32		
Total disbursements.....	\$35,061.32		
Balance.....	\$7,369.15	\$133,102.45	
	Publication Fund	Expense Funds	Total
Death claims.....			\$34,936.32
Permanent disability claims.....			125.00
Total benefits paid.....			\$35,061.32
Commissions and fees paid to deputies and organizers.....		5,216.32	5,216.32
Salaries of deputies and organizers.....		5,904.28	5,904.28
Salaries of officers and trustees.....		4,658.00	4,658.00
Salaries and other compensation of committees.....		85.00	85.00
Salaries of office employees.....		1,685.75	1,685.75
Traveling and other expenses of of- ficers, trustees and committees.....		637.89	637.89
Insurance department fees.....		40.00	40.00
Rent.....		472.50	472.50
Advertising, printing, stationery and supplies.....		1,314.91	1,314.91
Postage, express, telegraph and tele- phone.....		339.43	339.43
Official publication.....	160.47	811.08	971.55
Other legal expenses.....		25.00	25.00
Furniture and fixtures.....		52.00	52.00
Taxes, repairs and other expenses on real estate.....		2.11	2.11
All other disbursements.....		485.73	485.73
Total disbursements.....	\$160.47	\$21,730.00	\$26,951.79
Balance.....	\$21.06	\$4,589.43	\$145,082.99

Ledger Assets

Mortgage loans on real estate.....	\$	111,800.00
Book value of bonds and stocks.....		10,200.00
Deposited in trust companies and banks on interest		8,000.00
Cash in association's office and deposited in banks (not on interest).....		15,082.99

Total ledger assets \$ 145,082.99

Non-Ledger Assets

Interest and rents due and accrued.....		2,486.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		5,966.50
All other assets, viz.:		
Certificate fees.....	\$	44.00
Supplies.....		11.70
Office furniture, chief recorder's supplies, etc.		1,500.00
Rent paid in advance (3 months).....		140.00

1,695.70

Gross assets \$ 155,231.19

Deduct Assets Not Admitted

Supplies, furniture, etc.		1,511.70
Total admitted assets.....	\$	153,719.49

Liabilities

Death claims resisted.....	\$	2,000.00
Death claims reported but not adjusted.....		3,500.00
Total death claims.....	\$	5,500.00
Taxes due or accrued.....		4.21
Total liabilities.....	\$	5,504.21

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement.....	5,813	\$5,857,525.00
Benefit certificates written during the year.....	750	688,800.00
Benefit certificates increased during the year.....		8,000.00
Totals.....	6,563	\$6,554,325.00
Deduct terminated or decreased during the year.....	566	476,025.00
Total benefit certificates in force December 31, 1912.....	6,057	\$6,078,300.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	470	\$461,100.00
Benefit certificates written during the year	61	57,100.00
Benefit certificates increased during the year		3,000.00
Totals	531	\$521,200.00
Deduct terminated or decreased during the year	51	52,600.00
Total benefit certificates in force December 31, 1912	480	\$468,600.00
Received during the year from members in Iowa:		
Mortuary, \$1,573.90; reserve, \$509.43; expense, \$1,751.42;		
total, \$5,835.75.		

Exhibit of Death Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	8	\$0,500.00
Claims (face value) incurred during the year	32	34,000.00
Totals	40	\$43,500.00
Claims paid during the year	35	31,936.32
Balance		\$8,563.68
Saved by compromising or scaling down claims during the year		3,063.68
Claims unpaid December 31, 1912	5	\$5,500.00

Iowa Claims.

	Number	Amount
Claims (face value) incurred during the year	1	\$1,000.00
Totals	1	\$1,000.00
Claims paid during the year	1	1,002.91

Exhibit of Permanent Disability Claims

Total Claims.

	Number	Amount
Claims incurred during the year	1	\$125.00
Totals	1	\$125.00
Claims paid during the year	1	125.00

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—98.

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—Local observatories select delegates to county observatory and county observatories select delegates to grand observatory.

What is the basis of representation in the governing body?

Answer—To county observatory, one delegate for each 25 members or major fraction of this number. To grand observatory, one delegate for each 200 members or major fraction of this number. Provided that every county having one local observatory shall have at least one 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—August 2-3, 1911.

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

Answer—73.

How many of same were delegates of the subordinate branches?

Answer—49.

When and by whom are the officers elected?

At the grand observatory by members of same.

Are assessments graded on any table of mortality?

Answer—Class A, No. Classes C. and D on National Fraternal Congress.

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

Answer—Classes C and D on National Fraternal Congress at attained age.

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 at 4 per cent assumption with 12 assessments per year. W. N. Phillips, actuary, Rock Island, Ill.

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—The per capita for expenses is included in the assessment and so deducted.

Is any portion of assessments paid by new members used for expenses?

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?

If so, give all the facts relating thereto.

Answer—New members contributions are used same as old members.

How many assessments were collected during the year?

Answer—Twelve and properly applied to the following: Mortuary, \$43,894.95; emergency or reserve, \$6,266.76; expense, \$20,376.29.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,717.22; emergency and reserve, \$529.84; expense, \$1,719.44.

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

Answer—Created by transfer of 10 per cent of benefit fund and surplus from benefit fund and general fund and can be drawn upon only when twelve assessments per year fail to meet mortuary and disability demands.

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

Answer—Illinois, 54; Minnesota, 31; Iowa, 13.

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

Answer—The chief astronomer receives as part of his salary a sum equal to the certificate fee received from new members.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—None loaned.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA

President, Rev. B. H. Forkenbrock. Secretary, Peter Kern.

Incorporated November 20, 1879. Commenced Business May 21, 1879.

Home Office Cor. 4th & Vine Sts., Fort Madison, Iowa.

Balance From Previous Year				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$1,563.03	\$342,317.44	\$15.72	\$343,896.19
Income				
Membership fees actually received			\$1,428.00	\$1,428.00
All other assessments or premiums	\$96,177.27	\$11,314.95	5,657.47	113,149.69
Dues and per capita tax			5,762.50	5,762.50
Medical examiners' fees actually received			243.00	243.00
Net amount received from members	\$96,177.27	\$11,314.95	\$13,090.97	\$120,583.19
Interests on mortgage loans		18,015.73	568.24	18,583.97
Interest from all other sources			377.01	377.01
Sale of lodge supplies			140.70	140.70
Change in benefit and duplicate certificate fees			43.00	43.00
Fines			5.50	5.50
Fees from borrower in making loans			61.53	61.53
Total income	\$96,177.27	\$29,330.68	\$14,286.95	\$139,794.90

	Disbursements			Total
	Mortuary Funds	Reserve Funds	Expense Funds	
Death claims	\$106,000.00			\$106,000.00
Commissions and fees paid to deputies and organizers			\$4,239.50	4,239.50
Salaries of officers and trustees			2,375.00	2,375.00
Salaries and fees paid to supreme medical examiners			212.50	212.50
Traveling and other expenses of officers and committees			410.14	410.14
Insurance department fees			110.10	110.10
Rent			60.00	60.00
Advertising, printing and stationery			817.17	817.17
Postage, express, telegraph and telephone			196.17	196.17
Lodge supplies			29.70	29.70
Expense of supreme lodge meeting			2,103.89	2,103.89
Legal expense in litigating claims			10.00	10.00
All other disbursements			784.42	784.42
Total disbursements	\$106,000.00		\$11,368.59	\$117,368.59
Balance	\$2,740.30	\$360,648.12	\$2,934.08	\$366,322.50

Ledger Assets	
Mortgage loans on real estate	\$ 339,350.00
Deposits in banks (not on interest)	23,697.70
Other ledger assets, viz.: Reserve fund assessments or assessments paid from reserve fund (loaned to old members at interest)	3,274.80
Total ledger assets	\$ 366,322.50
Non-Ledger Assets	
Interest and rents due and accrued	\$ 2,970.58
All other assets, viz.: Office furniture	1,000.00
Gross assets	\$ 370,293.08

Deduct Assets Not Admitted	
Reserve fund assessments or assessments paid from reserve fund (loaned to old members at interest)	\$ 3,274.80
Office furniture	1,000.00
Total admitted assets	\$ 366,018.28

Liabilities

Death claims reported but not adjusted.....	\$ 8,000.00
Total death claims	\$ 8,000.00
Advance assessments	18.10
Total Liabilities	\$ 8,018.10

Exhibit of Certificates

Total Business of the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	5,743	\$7,745,000.00
Benefit certificates written during the year	392	350,500.00
Benefit certificates increased during the year	---	8,000.00
Totals	6,135	\$8,100,500.00
Deduct terminated or decreased during the year	190	227,500.00
Total benefit certificates in force December 31, 1912	5,945	\$7,882,000.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	4,951	\$6,856,000.00
Benefit certificates written during the year	204	247,000.00
Benefit certificates increased during the year	---	7,500.00
Totals	5,215	\$7,110,500.00
Deduct terminated or decreased during the year	150	193,500.00
Total benefit certificates in force December 31, 1912	5,065	\$6,917,000.00
Received during the year from members in Iowa: Mortuary, \$85,073.12; reserve, \$10,000.18; expense, \$9,941.10; total, \$105,028.39.		

Exhibit of Death Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	6	\$10,000.00
Claims (face value) incurred during the year	62	104,000.00
Totals	68	\$114,000.00
Claims paid during the year	64	106,000.00
Balance	4	\$8,000.00
Claims unpaid December 31, 1912	4	\$8,000.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	6	\$10,000.00
Claims (face value) incurred during the year	57	97,500.00
Totals	63	\$107,500.00
Claims paid during the year	59	99,500.00
Balance	4	\$8,000.00
Claims unpaid December 31, 1912	4	\$8,000.00

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—168.

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 representation in the governing body?

Answer—Each delegate has a vote for every member of his branch.

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, 1912.

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

Answer—118.

How many of same were delegates of the subordinate branches?

Answer—100.

When and by whom are the officers elected?

Answer—At biennial meetings and by delegates.

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"? (Give full information.)

Answer—On age at entry, level rate plan.

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

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—Five per cent of the mortuary is used for expenses.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$8,073.12; emergency or reserve, \$949.78; expense, \$474.89.

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 monthly assessments are placed in the reserve fund and can be used to pay death losses only when the death claims exceed the regular monthly assessment.

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

Answer—Iowa, 138; Nebraska, 8; South Dakota, 22.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE ROYAL HIGHLANDERS

President, W. E. Sharp.

Chief Secretary, F. J. Sharp.

Incorporated August 10, 1896.

Commenced Business August 11, 1896.

Home Office, Aurora, Nebraska.

Balance From Previous Year

	Mortuary and Reserve and Disability Funds	Expense Funds	Total
Balance from previous year	\$1,195,965.81	\$52,163.72	\$1,248,129.53

Income

Membership fees actually received		\$800.25	\$800.25
All other assessments or premiums	\$284,075.64	53,330.01	337,405.65
Dues and per capita tax		28,148.50	28,148.50

Net amount received from members	\$284,075.64	\$82,278.76	\$366,354.40
Interests on mortgage loans	58,282.79		58,282.79
Interest on bonds and dividends on stocks	1,720.00		1,720.00
Interest from all other sources	1,464.85		1,464.85
Gross rents from association's property, including \$1,200.00 for association's occupancy of its own buildings		3,180.00	3,180.00
Sale of lodge supplies		995.60	995.60
Commissions on real estate loans		6,258.00	6,258.00
Miscellaneous		105.69	105.69
Total income	\$345,543.28	\$92,818.05	\$438,361.33

Disbursements

	Mortuary and Reserve and Disability Funds	Expense Funds	Total
Death claims	\$217,732.65		\$217,732.65
Permanent disability claims	6,600.00		6,600.00
Total benefits paid	\$224,332.65		\$224,332.65
Commissions and fees paid to deputies and organizers			27,916.87
Salaries of deputies and organizers			22,756.90
Salaries of officers and trustees			16,930.00
Salaries of office employees			8,204.00
Salaries and fees paid to supreme medical examiners			1,138.00
Traveling and other expenses of officers, trustees and committees			633.21
Insurance department fees			300.50
Rent including \$1,200.00 for association's occupancy of its own buildings			1,920.00
Advertising, printing and stationery			1,493.68
Postage, express, telegraph and telephone			1,838.00
Lodge supplies			789.63
Official publication			4,243.49
Legal expense in litigating claims and other legal expenses			4,436.79
Furniture and fixtures			353.60
Taxes, repairs and other expenses on real estate			3,568.90
All other disbursements			1,536.62
Total disbursements			\$322,412.84
Balance			\$1,364,078.02

Ledger Assets

Book value of real estate	\$ 45,257.87
Mortgage loans on real estate	1,193,000.00
Book value of bonds and stocks	43,009.00
Deposits in banks (not on interest)	82,820.15
Total ledger assets	\$ 1,364,078.02

Non-Ledger Assets

Interest and rents due and accrued	\$ 37,374.18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	42,514.00
Total admitted assets	\$ 1,443,966.20

Liabilities

Death claims resisted.....	\$ 9,500.00
Death claims reported but not adjusted.....	15,084.00
Total liabilities	\$ 24,584.00

Exhibit of Certificates

Total Business of the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	28,039	\$39,680,500.00
Benefit certificate written during the year.....	4,763	5,445,000.00
Totals	32,802	\$45,125,500.00
Deduct terminated or decreased during the year.....	4,300.00	5,014,000.00
Total benefit certificates in force December 31, 1912	28,502	\$40,111,500.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	1,782	\$2,349,500.00
Benefit certificate written during the year.....	117	131,000.00
Benefit certificates increased during the year.....	1,899	2,490,500.00
Totals	154	\$173,500.00
Total benefit certificates in force December 31, 1912	1,745	2,307,000.00
Received during the year from members in Iowa: Disability, \$16,274.68; expense, \$1,843.22, total, \$21,117.90.		

Exhibit of Death Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	15	\$18,160.68
Claims (face value) incurred during the year.....	154	217,316.65
Totals	169	\$235,483.33
Claims paid during the year.....	155	217,732.65
Balance	14	\$17,750.68
Saved by compromising or scaling down claims during the year	3	2,666.68
Claims unpaid December 31, 1912.....	11	\$15,084.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per statement.....	1	\$1,000.00
Claims (face value) incurred during the year.....	11	12,374.07
Totals	12	\$13,374.07
Claims paid during the year.....	12	13,374.07

Exhibit of Permanent Disability Claims

Total Claims.

	Number	Amount
Claims incurred during the year.....	35	\$6,600.00
Totals	35	\$6,600.00
Claims paid during the year.....	35	\$6,600.00

Iowa Claims.

	Number	Amount
Claims incurred during the year.....	2	\$500.00
Totals	2	\$500.00
Claims paid during the year.....	2	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—461.

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 in convention.

What is the basis of representation in the governing body?

Answer—Approximately one delegate to each one thousand 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?

Answer—September 13 to 14, 1909.

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

Answer—26 delegates and 13 officers.

How many of same were delegates of the subordinate branches?

Answer—26.

When and by whom are the officers elected?

Answer—Every four years by delegates in convention?

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"? (Give full information.)

Answer—Level premiums, payments collected.

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

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Emergency or reserve, \$25,779.60; expense, \$2,864.40 was the No. 11 payment 1912.

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

Answer—Payments are collected each month. Excess over deaths carried to reserve fund which with all interest accumulations guarantee members against excessive costs as order grows older.

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

Answer—Nebraska, 259; Montana, 19; Iowa, 34; Colorado, 24; Washington, 21; Idaho, 13; Wyoming, 12; District of Columbia, 1; Kansas 26; Utah, 2; California, 9; Oklahoma, 14; New Mexico, 11; Kentucky, 2; Oregon, 3; Missouri, 10; Illinois, 3; Arkansas, 1; total, 464.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claims of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

ROYAL NEIGHBORS OF AMERICA

President, Myra B. Enright. Secretary, Hada M. Burkhart.
Incorporated March 21, 1895. Commenced Business March 21, 1895.
Home Office, Rock Island, Illinois.

Balance From Previous Year

	Mortuary Funds	Ramsey Funds	Emergency Funds
Balance from previous year	\$589,334.61	\$1,823.39	\$284.43

Income

All other assessments or premiums	\$1,688,939.65		
Total received from members	\$1,688,939.65		
Net amount received from members	\$1,688,939.65		

ROYAL NEIGHBORS OF AMERICA

	Mortuary Funds	Ramsey Funds	Emergency Funds
Interest on bonds	9,717.30		
Interest from all other sources	9,614.90	36.82	4.50
Voluntary contributions		.55	
Total income	\$1,708,271.85	\$37.37	\$4.50
Balance from previous year	\$5,249.37	\$179,757.38	\$776,449.18
Membership fees actually received		\$17,505.00	\$17,505.00
All other assessments or premiums			1,688,939.65
Dues and per capita tax		293,898.00	293,898.00
Other payments by members, viz.:			
Certificate and card fees		3,884.45	3,884.45
Total received from members		\$315,287.45	\$2,004,227.10
Deduct payments returns to applicants and members		\$82.65	\$82.65
Net amount received members		\$314,404.80	\$2,003,344.45
Interest on bonds			9,717.30
Interest from all other sources	142.33	6,916.86	16,715.41
Gross rents from association's property, including \$675.00 for association's occupancy of its own buildings		675.00	675.00
Sale of lodge supplies		25,231.64	25,231.64
Voluntary contributions			.55
Surety bond premiums	8,293.09		8,293.09
Income from official publication		4,413.64	4,413.64
Total income	\$8,435.42	\$351,641.94	\$2,068,391.68

Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims	\$1,224,761.61		\$1,224,761.61
Commissions and fees paid to deputies and organizers		\$50,618.78	50,618.78
Salaries of officers and trustees		21,000.00	21,000.00
Salaries of office employees		42,477.60	42,477.60
Salaries and fees paid to supreme medical examiners		138.00	138.00
Salaries and fees paid to subordinate medical examiners		5.00	5.00
Traveling and other expenses of officers, trustees and committees		9,015.37	9,015.37
Insurance department fees		750.50	750.50
Rent including \$675.00 for association's occupancy of its own buildings		2,245.00	2,245.00

	Mortuary Funds	Expense Funds	Total
Advertising, printing and stationery..		8,441.67	8,441.67
Postage, express, telegraph and telephone			
Lodge supplies	11,715.56		11,715.56
Official publication	23,931.82		23,931.82
Expense of supreme lodge meeting	40,063.33		40,063.33
Legal expense in litigating claims		1,057.20	1,057.20
Other legal expenses		3,662.71	3,662.71
Furniture and fixtures		3,315.62	3,315.62
Taxes, repairs and other expenses on real estate		1,614.60	1,614.60
All other disbursements			1,347.57
			9,100.51
Total disbursements			\$1,455,262.51
Balance			\$1,389,577.72

Ledger Assets

Book value of real estate	\$ 13,500.00
Book value of bonds	561,492.62
Deposited in trust companies and banks on interest	814,585.10
Total ledger assets	\$ 1,389,577.72

Non-Ledger Assets

Interest due and accrued on bonds	\$ 9,136.25
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)	140,744.97
Gross assets	\$ 1,539,458.94

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$ 622.12
Total admitted assets	\$ 1,538,836.82

Liabilities

Death claims due and unpaid	\$ 10,166.67
Death claims resisted	35,000.00
Death claims reported but not adjusted	218,000.00
Total unpaid claims	\$ 263,166.67
Salaries, rents, expenses commissions, etc., due or accrued (estimated)	16,000.00
Taxes due or accrued (estimated)	400.00
Total liabilities	\$ 279,566.67

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	231,217	\$247,949,500.00
Benefit certificates written during the year	16,934	16,423,750.00
Benefit certificates increased during the year		349,000.00
Totals	251,181	\$264,722,250.00
Deduct terminated or decreased during the year	18,007	19,016,000.00
Total benefit certificates in force December 31, 1912	233,174	\$245,706,250.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	17,836	\$18,783,250.00
Benefit certificates written during the year	921	894,500.00
Benefit certificates received by transfer	79	87,500.00
Benefit certificates increased during the year		10,000.00
Totals	18,836	\$19,775,250.00
Deduct terminated or decreased during the year	1,000	1,099,500.00
Total benefit certificates in force December 31, 1912	17,836	\$18,675,750.00
Received during the year from members in Iowa:		
Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274.24.		

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	179	\$181,000.00
Claims (face value) incurred during the year	1,261	1,304,750.00
Totals	1,440	\$1,485,750.00
Claims paid during the year	1,206	1,224,761.61
Balance	234	\$260,988.39
Saved by compromising or scaling down claims during the year		15,321.72
Claims rejected during the year	11	11,500.00
Claims unpaid December 31, 1912	223	\$234,166.67

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	9	\$7,500.00
Claims (face value) incurred during the year	82	84,500.00
Totals	91	92,000.00
Claims paid during the year	79	78,760.00
Balance	12	13,240.00
Saved by compromising or scaling down claims during the year		740.00
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1912	11	\$11,500.00

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—6,828.

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 from state camps composed of delegates elected by local camps.

What is the basis of representation in the governing body?

Answer—One delegate per 1,500 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, 1911.

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

Answer—315.

How many of same were delegates of the subordinate branches?

Answer—233.

When and by whom are the officers elected?

Answer—By delegates in supreme camps.

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—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—Report of valuation furnished after June 1, 1913.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$139,965.00; expense, \$151,227.50.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD 161

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

President, Joseph C. Root.

Secretary, John T. Yates.

Incorporated January 1, 1891.

Commenced Business January 1, 1891.

Home Office, cor. 14th and Farnam Sts., Omaha, Nebraska.

Balance From Previous Year

	Mortuary Funds	Emergency Fund
Balance from previous year.....	\$114,709.31	\$13,572,366.41

Income

All other assessments or premiums....	\$6,989,000.33	\$931,866.72	
Total received from members.....	\$6,989,000.33	\$931,866.72	
Deduct payments returns to applicants and members	11,780.30	-----	
Net amount received from mem- bers	\$1,977,022.03	\$931,866.72	
Interest on bonds and dividend on stocks	7,145.67	612,584.25	
Interest from all other sources.....	1,488.21	6,008.00	
All others	-----	-----	
Total income	\$6,985,656.11	\$1,551,759.37	
	Building Fund	Expense Fund	Total
Balance from previous year.....	\$734,264.11	\$213,825.83	\$14,635,165.66
Membership fees actually received.....	-----	\$119,488.80	\$119,488.80
All other assessments or premiums....	410,653.35	987,146.72	9,318,667.12
For members at large.....	-----	2,877.87	2,877.87
Total received from members....	\$410,653.35	\$1,109,513.39	\$9,441,033.79
Deduct payments returns to applicants and members	-----	7,892.75	19,871.05
Net amount received from mem- bers	\$410,653.35	\$1,101,620.64	\$9,421,162.47
Interest on bonds and dividends on stocks	-----	-----	612,584.25

	Building Fund	Expense Funds	Total
Interest from all other sources.....	2,676.60	1,610.34	17,446.81
Gross rents from association's prop- erty, including \$21,820.00 for associa- tion's occupancy of its own build- ings		42,979.05	42,979.05
Sale of lodge supplies.....		15,110.82	15,110.82
Boys of Woodcraft, dues, charter and membership		306.33	306.33
Indemnity for fire loss.....		10,627.45	10,627.45
Sovereign Visitor advertising		29,202.59	29,202.59
Surety bonds for bonding camp officers Deposit as guarantee to fulfill agree- ment providing for improvement of vacant lot 6, block 148, City of Omaha		14,003.60	14,003.60
Child savings institute		15,000.00	15,000.00
Head camp jurisdiction—North Carolina per capita		14.90	14.90
Head camp jurisdiction—Oklahoma per capita		3.00	3.00
Head camp Pacific jurisdiction—dues..		.40	.40
And all others	75,000.00	300.00	300.00
	75,000.00	3,946.36	80,434.57
Total income	\$488,329.95	\$1,277,251.48	\$10,302,987.91

Disbursements

	Mortuary Funds	Emergency Fund
Death claims	\$5,871,864.83	
Old age benefits, permanent disability	45,700.00	
Monuments	455,190.30	
Total benefits paid	\$6,372,755.13	
All other disbursements		28,722.12
Total disbursements	\$6,372,755.13	\$28,722.12
Balance	\$727,610.29	\$15,745,394.66

	Building Fund	Expense Funds	Total
Death claims			\$5,871,864.83
Old age benefits, permanent disability			45,700.00
Monuments			455,190.30
Total benefits			\$6,372,755.13
Commissions and fees paid to deputies and organizers		250,161.20	250,161.20
Salaries of deputies and organizers and expenses		304,291.07	304,291.07
Salaries of managers or agents not deputies or organizers (managers of construction of new building)...		5,000.00	5,000.00
Salaries of officers and trustees.....		34,500.00	34,500.00
Other compensation of officers and trustees		5,670.67	5,670.67
Salaries and other compensation of committees		10,205.34	10,205.34
Salaries of office employees.....		191,206.08	191,206.08

	Building Funds	Expense Funds	Total
Salaries and fees paid to supreme med- ical examiners		10,000.00	10,000.00
Salaries and fees paid to subordinate medical examiners		591.95	591.95
Traveling and other expenses of offi- cers, trustees and committees.....		12,592.94	12,592.94
Insurance department fees		2,323.25	2,323.25
Rent, including \$21,820.00 for associa- tion's occupancy of its own build- ings		27,342.50	27,342.50
Advertising, printing and stationery..		71,591.63	71,591.63
Postage, express, telegraph and tele- phone		35,364.21	35,364.21
Lodge supplies		20,962.69	20,962.69
Official publication		140,973.55	140,973.55
Legal expense in litigating claims.....			8,021.36
Other legal expenses			6,000.00
Furniture and fixtures			26,235.47
Taxes, repairs and other expenses on real estate	2,441.73	37,157.54	39,599.27
Loss on sale or maturity of ledger assets, commission or sale of real estate			3,000.00
All other disbursements	75,758.85	67,539.30	172,019.77
Total disbursements	\$78,200.08	\$1,270,730.75	\$7,750,408.08
Balance	\$1,204,303.98	\$160,346.56	\$17,187,745.49

Ledger Assets

Book value of real estate.....	\$ 1,138,219.02
Mortgage loans on real estate.....	142,000.00
Book value of bonds and stocks.....	15,392,463.40
Deposited in trust companies and banks on interest	462,549.38
Cash in association's office.....	17,644.92
Organizers' balances	458.50
Other ledger assets, viz.:	
Due from camps	\$ 26,182.98
Due from others	8,227.29

34,410.27

Total ledger assets \$ 17,187,745.49

Non-Ledger Assets

Interest and rents due and accrued.....	150,426.79
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)	780,000.00
All other assets, viz.:	
Inventory, supplies, furniture, premiums and blanks	103,768.35
Gross assets	\$ 18,221,940.03

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds.	\$ 8,685.79
Book value of bonds and stocks over market value	150.14
Other items, viz.:	
Inventory, supplies, furniture, premiums and blanks	103,768.35
	112,604.28
Total admitted assets	\$ 18,109,336.53

Liabilities

Death claims due and unpaid	\$ 4,933.40
Death claims resisted	62,770.80
Death claims reported but not adjusted	624,025.00
Total death claims	\$ 691,729.20
Old age and permanent disability	\$ 318,750.00
Old age and other benefits due and unpaid less 4 per cent interest	48,333.30
	270,416.70
Total unpaid claims	\$ 962,145.90
Salaries, rents, expenses, commissions, etc., due or accrued	90,188.63
Advance assessments	175,093.90
All other liabilities, viz.:	
Unpaid monuments on unadjusted and liquidated claims	\$ 238,100.00
And others	25,114.57
	263,214.57
Total liabilities	\$ 1,490,643.00

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	606,874	\$811,712,400.00
Benefit certificates written during the year	102,283	128,364,300.00
Benefit certificates increased during the year		1,197,500.00
Totals	709,157	\$941,274,200.00
Deduct terminated or decreased during the year	66,857	82,682,700.00
Total benefit certificates in force December 31, 1912	642,300	\$858,591,500.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	13,538	
Benefit certificates written during the year	2,706	
Benefit certificates received by transfer during the year	41	
Totals	16,285	
Received during the year from members in Iowa:		
Mortuary, \$150,122.89; sick and emergency fund, \$21,216.39; building fund, \$9,357.18; expense, \$22,467.40; total, \$212,163.86.		

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	514	\$788,541.50
Claims (face value) incurred during the year	4,993	6,940,750.00
Totals	5,507	\$7,729,291.50
Claims paid during the year	4,844	6,327,555.18
Balance	663	\$1,401,736.37
Saved by compromising or scaling down claims during the year	17	397,382.17
Claims rejected during the year	74	74,525.00
Claims unpaid December 31, 1912	606	\$929,829.20

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	10	\$18,750.00
Claims (face value) incurred during the year	110	162,500.00
Totals	120	\$181,250.00
Claims paid during the year	112	159,957.50
Balance	8	\$21,292.50
Saved by compromising or scaling down claims during the year	1	7,442.50
Claims rejected during the year	1	850.00
Claims unpaid December 31, 1912	8	\$13,000.00

Exhibit of Old Age and Other Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	248	\$237,000.00
Claims incurred during the year	95	151,500.00
Totals	343	\$388,400.00
Claims paid during the year		45,700.00
Balance	343	\$343,700.00
Saved by compromising or scaling down claims during the year	27	24,050.00
Claims unpaid December 31, 1912	316	\$318,750.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	33	\$31,150.00
Claims incurred during the year	12	20,000.00
Totals	45	\$51,150.00
Claims paid during the year		6,450.00
Balance	45	\$44,700.00
Saved by compromising or scaling down claims during the year	4	4,000.00
Claims unpaid December 31, 1912	41	\$40,700.00

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?

Answers—Camps 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 5,000 members or three-fourths fraction thereof in excess of the first 5,000.

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, 1911.

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

Answer—150.

How many of same were delegates of the subordinate branches?

Answer—136.

When and by whom are the officers elected?

Answer—Quadrennially by the sovereign camp.

Are assessments graded on any table of mortality?

Answer—Considering our accumulative scaled certificate rate averages approximate to 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"? (Give full information.)

Answer—Level premium.

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

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$585,000.00; building fund, \$39,000.00; emergency or reserve, \$780,000.00; expense, \$78,000.00.

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 assessments collected, also the unused balance in the mortuary fund, is reserved to pay death losses when twelve assessments per year are insufficient.

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

Answer—35 states and territories, the District of Columbia and Mexico in this jurisdiction.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

President, Dr. F. Gaudin.

Secretary, Anthony Matre.

Incorporated, 1880.

Commenced Business, 1877.

Home Office, St. Louis, Mo.

Balance From Previous Year

	Mortuary Funds	Organization Fund	Expense Funds	Total
Balance from previous year	\$1,096,174.49	\$9,368.49	\$8,671.93	\$1,114,214.91

Income

All other assessments or premiums	574,604.22			\$574,604.22
Dues and per capita tax			\$34,439.00	34,439.00
Medical examiners' fees actually received			28.50	28.50
Net amount received from members	\$574,604.22		\$34,468.10	\$609,072.32
Interest on mortgage loans	202.50			202.50
Interest on bonds and dividends on stocks	45,094.04			45,094.04
Interest from all other sources	2,082.07			2,082.07
Sale of lodge supplies			547.19	547.19
Benefit certificates			224.25	224.25
Fines			39.00	39.00
Charter fees			5.00	5.00
Refund			.80	.80
Gross increase, bonds	30.00			30.00
Total income	\$622,072.83		\$35,284.34	\$657,357.17

Disbursements			
	Mortuary Funds	Organization Fund	Expense Funds
Death claims	\$601,399.76		
Salary of chief organizer		\$1,200.00	
Salaries of officers and trustees			\$8,709.92
Salaries and fees paid to supreme medical examiners		\$43.00	250.00
Salaries and fees paid to subordinate medical examiners		2,804.00	
Traveling and other expenses of officers, trustees and committees			910.40
Insurance department fees			464.80
Rent			1,424.92
Advertising, printing and stationery		267.80	1,308.00
Postage, express, telegraph and telephone		41.56	535.65
Lodge supplies			433.56
Official publication			2,940.00
Legal expense in litigating claims			500.00
Other legal expenses			341.55
All other disbursements			7,378.18
Total disbursements	\$602,652.34	\$10,462.96	\$18,603.10
Balance	\$1,115,594.68	\$6,447.09	\$17,751.61

Ledger Assets	
Mortgage loans on real estate	\$ 11,500.00
Book value of bonds and stocks	1,095,544.78
Cash in association's office and deposited in banks (not on interest)	32,748.90
Total ledger assets	\$ 1,139,793.68

Non-Ledger Assets	
Interest and rents due and accrued	15,546.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	28,350.37
Gross assets	\$ 1,183,690.41

Deduct Assets Not Admitted	
Book value of bonds and stocks over market value	52,856.69
Total admitted assets	\$ 1,130,833.72

Liabilities	
Death claims due and unpaid	\$ 11,702.04
Death claims reported but not adjusted	13,403.50
Total liabilities	\$ 25,105.63

Exhibit of Certificates		
Total Business of the Year.		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	18,629	\$21,511,803.27
Benefit certificates during the year	1,404	1,093,750.00
Totals	20,033	\$22,605,553.27
Deduct terminated or decreased during the year	1,270	1,364,858.18
Total benefit certificates in force December 31, 1912	18,774	\$21,240,695.09
Business in Iowa During the Year.		
	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	111	\$117,651.63
Benefit certificates written during the year	52	32,000.00
Totals	166	\$149,651.63
Deduct terminated or decreased during the year	21	11,827.01
Total benefit certificates in force December 31, 1912	142	\$137,824.62
Received during the year from members in Iowa: Mortuary, \$3,215.51; expense, \$257.75; total, \$3,473.26.		

Exhibit of Death Claims		
Total Claims.		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	26	\$21,922.76
Claims (face value) incurred during the year	447	604,582.63
Totals	473	\$626,505.39
Claims paid during the year	443	601,399.76
Balance	30	\$25,105.63
Claims unpaid December 31, 1912	30	\$25,105.63

Iowa Claims.		
	Number	Amount
Claims (face value) incurred during the year	7	\$10,577.61
Totals	7	\$10,577.61
Claims paid during the year	7	\$10,577.61

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—535.	
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 send delegates to state convention, where supreme delegates for national convention are elected.	

What is the basis of representation in the governing body?

Answer—One delegate from states having between 50 and 500 members; two delegates if over 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, 1910.

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

Answer—46.

How many of same were delegates of the subordinate branches?

Answer—39.

When and by whom are the officers elected?

Answer—By the supreme delegates at triennial convention.

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 rating in 1904 members were assessed at attained ages, excepting those who took entry age option at reduced insurance.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—New members pay at entry age "level premium".

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—Mr. Abb. Landis, our actuary, made a valuation as of December 31, 1909 assuming mortality by the N. F. C. table and 4 per cent interest.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 15 cents per month, per member.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$47,500.00.

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.

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

Answer—Alabama, 9; Arkansas, 20; California, 9; Colorado, 4; Connecticut, 4; District Columbia, 10; Florida, 3; Georgia, 5; Idaho, 1; Illinois, 45; Indiana, 50; Iowa, 6; Kansas, 5; Kentucky, 32; Louisiana, 31; Maryland, 1; Massachusetts, 4; Michigan, 2; Minnesota, 6; Mississippi, 10; Missouri, 33; Montana, 2; Nebraska, 11; Nevada, 2; New Hampshire, 1; New Jersey, 1; New Mexico, 2; New York, 20; North Carolina, 1; Ohio, 40; Oklahoma, 1; Oregon, 4; Pennsylvania, 23; Rhode Island, 11; South Carolina, 3; South Dakota, 1; Tennessee, 11; Texas, 30; Utah, 1; Virginia, 6; Washington, 2; West Virginia, 1; Wisconsin, 2.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—Nothing loaned.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME COUNCIL OF THE ROYAL ARCANUM

Supreme Regent, F. T. McFaden.

Supreme Secretary, Alfred T. Turner.

Incorporated November 5, 1877.

Commenced Business June 23, 1877.

Home Office, 407 Shawmut Ave., Boston, Massachusetts.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$612,997.89	\$6,072,060.18	\$178,168.85	\$6,863,226.92

Income

Assessments paid in advance	\$5.98			\$5.98
All other assessments or premiums	7,858,350.40			7,858,350.40
Return of amounts paid in 1911	3,500.00			3,500.00
Dues and per capita tax			\$200,387.20	200,387.20
Other payments by members, viz.:				
Interest one-half cash payments	5,143.78			5,143.78
Changes benefit certificates, \$3,088.50; mem. at large, \$18.00; R. A. Bulletin, \$3.45			3,109.95	3,109.95
Total received from members	\$7,867,000.16		\$203,497.15	\$8,070,497.31
Deduct payments returns to applicants and members			11.00	11.00
Net amount received from members	\$7,867,000.16		\$203,486.15	\$8,070,486.31
Interest on bonds and dividends on stocks		\$223,656.50	2,380.00	226,036.50

	Mortuary Fund ⁸	Reserve Funds	Expense Funds	Total
Interest from all other sources	16,829.71	2,337.22	2,399.78	21,570.71
Gross rents from association's property, including \$5,979.04 for association's occupancy of its own buildings			5,979.04	5,979.04
Sale of lodge supplies			1,843.29	1,843.29
From all other sources, viz.: R. A. bulletin to grand councils			451.40	451.40
Fines			604.30	604.30
Sale of old paper, etc., and sundry rebates			58.68	58.68
Bonds		422.00		422.00
Total income.....	\$7,883,839.87	\$226,415.72	\$217,202.64	\$8,327,458.23

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Disbursements				
Death claims	\$8,151,004.70			\$8,151,004.70
Salaries of deputies and organizers			\$27,010.08	27,010.08
Salaries of officers and trustees			28,500.00	28,500.00
Other compensation of officers and trustees			1,400.00	1,400.00
Salaries and other compensation of committees			4,300.00	4,300.00
Salaries of office employees			55,640.82	55,640.82
Salaries and fees paid to supreme medical examiners			4,500.00	4,500.00
Traveling and other expenses of officers, trustees and committees			6,184.89	6,184.89
Insurance department fees			663.50	663.50
Rent including \$5,979.04 for association's occupancy of its own buildings			7,048.04	7,048.04
Advertising, printing and stationery			14,424.85	14,424.85
Postage, express, telegraph and telephone			6,159.69	6,159.69
Lodge supplies			328.01	328.01
Official publication			22,314.69	22,314.69
Expense of supreme lodge meeting			20,812.99	20,812.99
Legal expense in litigating claims			1,990.49	1,990.49
Other legal expenses			2,930.49	2,930.49
Furniture and fixtures			731.97	731.97
Taxes, repairs and other expenses on real estate			5,979.04	5,979.04
Bonds per schedule D		599.20		599.20
Bonds per schedule D		6,275.38		6,275.38
All other disbursements			7,032.95	217,952.50
Total disbursements.....	\$8,151,004.70	\$6,874.58	\$217,952.50	\$8,375,831.78
Balance	\$595,833.06	\$6,042,201.32	\$177,418.99	\$6,815,453.37

Ledger Assets

Book value of real estate	\$ 45,000.00
Book value of bonds	5,976,965.31
Deposited in trust companies and banks on interest	780,488.66
Other ledger assets	8,000.00
Deposited with Provincial treasurer of Quebec	5,000.00
Total ledger assets	\$ 6,815,453.37

Non-Ledger Assets

Interest and rents due and accrued on bonds	\$ 82,412.71
Interest and rents due and accrued on other assets	1,582.62
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	652,060.45
All other assets, viz.: Supreme council dues	99,996.30
Due from councils and grand councils	254.80
Printing plant	7,002.19
Printing material	1,049.39
Office furniture	5,127.76
Supplies for sale	959.03
	850,535.25
Gross assets	\$ 7,665,988.62

Deduct Assets Not Admitted

Bills receivable due from councils and grand councils	\$ 254.80
Book value of bonds and stocks over market value	401,811.31
Other items, viz.: Printing plant	7,002.19
Printing material	1,049.39
Office furniture	5,127.76
Supplies for sale	959.03
	416,294.48
Total admitted assets	\$ 7,249,694.14

Liabilities

Death claims due and unpaid	\$ 70,572.16
Death claims resisted	35,000.00
Death claims reported but not adjusted	607,387.54
Total death claims	\$ 712,959.70
Salaries, rents, expenses, commissions, etc., due or accrued	\$ 876.02
Advance assessments	5.98
All other liabilities	198.55
	1,080.55
Total liabilities	\$ 714,040.25

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	248,888	\$487,992,345.80
Benefit certificates written during the year	16,189	19,742,000.00
Benefit certificates increased during the year	---	928,000.00
Totals	265,077	\$508,662,345.80
Deduct terminated or decreased during the year	14,763	26,145,542.36
Total benefit certificates in force December 31, 1912	250,314	\$482,516,803.44

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,059	\$3,517,403.35
Benefit certificates written during the year	653	796,500.00
Benefit certificates increased during the year	---	21,500.00
Totals	2,712	\$4,335,403.35
Deduct terminated or decreased during the year	278	374,182.91
Total benefit certificates in force December 31, 1912	2,434	\$3,961,220.44
Received during the year from members in Iowa:		
Mortuary, \$52,905.69; expense, \$1,780.55; total, \$54,686.24.		

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	311	\$699,272.57
Claims paid in 1911 and returned and cancelled in 1912..	14	3,500.00
Claims (face value) incurred during the year	3,650	8,164,059.59
Totals	3,9624	\$8,866,832.16
Claims paid during the year	3,6474	8,151,004.70
Balance	315	715,827.46
Saved by compromising or scaling down claims during the year	---	13,867.76
Claims rejected during the year	13	16,000.00
Claims unpaid December 31, 1912	302	\$685,959.70

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	2	\$4,000.00
Claims (face value) incurred during the year	13	25,325.25
Totals	15	\$29,325.25
Claims paid during the year	15	29,325.25

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—1941.

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 governing body?

Answer—By representatives elected by the members to the grand body, thence by representatives elected to the supreme body.

What is the basis of representation in the governing body?

Answer—Each council is entitled to one and additional representatives according to membership. Each grand body is similarly represented in supreme body.

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 15-23, 1912.

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

Answer—110.

How many of same were delegates of the subordinate branches?

Answer—79.

When and by whom are the officers elected?

Answer—At each annual session by all the members of supreme body.

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. Attained ages, October 1, 1905; since then on age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Members admitted prior to July 1, 1912, had option of level rate to age 65 or for life, since that date all new members have level rate for life.

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—Valuation in process of which report will be 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—No.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$650,000.00.

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

Answer—Created from surplus of 12 regular assessments per year to provide for excessive mortality rate. May be used by 2-3 vote of the supreme council or by 7-11 vote of the executive committee.

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

Answer—Massachusetts, 155; Ohio, 127; Michigan, 71; Wisconsin, 41; Illinois, 108; Indiana, 39; New York, 321; Pennsylvania, 254; Maryland, 44; Vir-

ginia, 66; Georgia, 66; Tennessee, 40; Missouri, 58; Ontario, 44; New Jersey, 114; Connecticut, 37; Rhode Island, 18; North Carolina, 44; Minnesota, 41; Iowa, 22; Dist. Columbia, 10; Nebraska, 16; California, 25; Kentucky, 19; Quebec, 23; Washington (including Br. Col. and Idaho), 14; Colorado, 12; Maritime Prov., 22; Maine, 25; New Hampshire, 13; totals, 1,883. Arkansas, 12; Delaware, 2; Kansas, 11; Montana, 1; North Dakota, 3; Oklahoma, 2; Oregon, 6; Utah, 2; Vermont, 6; West Virginia, 13; totals, 58. Grand totals, 1,941.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of

THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

President, E. G. Stevenson. Secretary-Treasurer, R. Mathison, M. A.

Incorporated July, 1881; May, 1889. Commenced Business July, 1881.

Home Office, corner Bay and Richmond Streets, Toronto, Ontario.

Balance From Previous Year

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Balance from previous year	\$18,536,173.40	\$129,472.09	\$3,324.23	\$18,668,969.72

Income

Membership fees actually received			\$132.53	\$132.53
All other assessments or premiums	\$3,793,663.36	\$365,865.53	178,540.53	4,338,069.42
Dues and per capita tax, extension tax			269,053.49	269,053.49
Change of policies			2,349.12	2,349.12
Total received from members	\$3,793,663.36	\$365,865.53	\$450,075.67	\$4,609,604.56

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	Mortuary Funds	Sick and Funeral Funds	General Fund	Total
Deduct payments returns to applicants and members	6,929.25	-----	275.98	7,205.23
Net amount received from members	\$3,786,734.11	\$365,865.53	\$449,799.69	\$4,602,399.33
Interest on mortgage loans	363,573.08	-----	-----	363,573.08
Interest on collateral loans	45,004.23	-----	-----	45,004.23
Interest on bonds and dividends on stocks	494,578.17	-----	-----	494,578.17
Interest from all other sources	13,579.10	436.60	-----	14,015.70
Gross rents from association's property	8,871.20	-----	-----	8,871.20
Sundry refunds	1,401.54	15.60	29,933.45	31,350.59
Redeposited cheques 1911	4,240.42	-----	-----	4,240.42
Redeposited cheques H. P. D. 1911	100.00	-----	-----	100.00
Redeposited cheques old age 1911	100.00	-----	-----	100.00
Redeposited cheques sick claims 1909	-----	4.85	-----	4.85
Redeposited cheques funeral 1911	-----	50.00	-----	50.00
Profits (b) bonds (per schedule D)	6,307.12	-----	-----	6,307.12
Profits (b) bonds (per schedule D)	826.86	-----	-----	826.86
Total income	\$4,725,315.83	\$366,372.04	\$479,733.14	\$5,571,421.01

Disbursements

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Death claims	\$2,400,311.60	-----	-----	\$2,400,311.60
Permanent disability claims	108,218.60	-----	-----	108,218.60
Sick and accident claims	-----	\$259,250.18	-----	259,250.18
Old age benefits	552,569.76	-----	-----	552,569.76
Expectation of life	7,943.40	-----	-----	7,943.40
Funeral claims	-----	20,684.81	-----	20,684.81
Total benefits paid	\$3,063,043.36	\$279,934.99	-----	\$3,348,978.35
Commissions and fees paid to deputies and organizers	-----	4,077.63	37,228.83	41,306.46
Salaries of deputies and organizers	-----	13,824.33	125,003.07	138,827.40
Organizers' expenses	-----	9,345.38	94,124.62	103,470.00
Salaries of officers and trustees	-----	3,449.96	30,550.04	34,000.00
Salaries of office employees	-----	13,982.73	84,627.96	98,610.69
Traveling and other expenses of officers, trustees and committees	-----	-----	8,477.98	8,477.98
Insurance department fees and inspection	-----	-----	5,183.14	5,183.14
Rent including association's occupancy of its own buildings	-----	925.28	8,327.62	9,252.90

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Advertising, printing and stationery		325.00	2,839.99	3,164.99
Postage, express, telegraph and telephone		1,448.06	13,911.76	14,402.82
Executive expenses			1,512.55	1,512.55
Official publication		2,336.19	21,931.62	24,339.81
Legal expense in litigating claims			429.36	429.36
Other legal expenses			5,378.62	5,378.62
Furniture and fixtures			6 2.63	602.63
Taxes, repairs and other expenses on investments	4,152.69			4,152.69
Decrease in book value of bonds (schedule D)	155.39			155.39
Loss on sale or maturity of ledger assets, mortgage	1,278.60			1,278.60
All other disbursements	3,070.52	376.74	48,299.23	51,746.49
Total disbursements.				\$3,894,761.27
Balance				\$20,345,689.46

Ledger Assets

Book value of real estate	\$ 979,547.18
Mortgage loans on real estate	3,583,242.50
Mortgage loans on real estate	3,061,593.62
Loans secured by pledge of bonds, stocks or other collateral	1,443,825.17
Loans secured by pledge of bonds, stocks or other collateral	100,003.80
Book value of bonds, \$7,145,727.03; stocks, \$906,933.08	8,112,669.11
Book value of bonds, \$2,201,953.27; stocks, \$221,708.22	2,423,666.49
Deposited in trust companies and banks on interest	561,520.51
Deposited in trust companies and banks on interest	74,787.96
Cash in association's office, deposited in banks (not on interest)	4,840.12
Total ledger assets	\$ 20,345,689.46

Non-Ledger Assets

Interest and rents due and accrued	\$ 214,231.25
Market value of bonds and stocks over book value	257,906.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	1,079.52
All other assets, viz.:	
Unpaid temporary loans, re-investments	\$ 2,816.00
Unpaid fire insurance, re-investments	345.80
Furniture and fixtures	31,792.35
	34,954.15
Gross assets	\$ 20,853,909.74

Deduct Assets Not Admitted

Other items, viz.:	
Furniture and fixtures	\$ 31,792.35
Total admitted assets	\$ 20,822,068.39

Liabilities

Death claims due and unpaid	\$ 60.00
Death claims adjusted not yet due	8,220.72
Death claims resisted	26,619.69
Death claims reported but not adjusted	104,519.79
Present value of deferred death and disability claims payable in installments	6,507.60
Total death claims	\$ 145,927.71
Permanent disability claims adjusted not yet due	\$ 81,664.84
Permanent disability claims resisted	735.70
Permanent disability claims reported but not yet adjusted	43,153.49
Total permanent disability claims	125,554.03
Sick claims due and unpaid	\$ 2,929.08
Thirteen and one-half funeral claims adjusted and yet due	150.00
Fourteen and one-half sick claims resisted	275.00
Sick claims reported but not yet adjusted	5,290.50
Fifteen and one-half funeral claims reported but not yet adjusted	1,242.94
Total sick and funeral claims	12,887.52
Sixteen and one-half present value of old age disability	771,124.00
Old age and other benefits due and unpaid	7,719.46
Total unpaid claims	\$ 1,063,212.72
Taxes due or accrued	\$ 1,223.78
Advance assessments:	
Mortuary	6,096.51
Tax	443.20
Sick and funeral	257.57
	8,021.06
All other liabilities, viz.:	
Accounts unpaid	\$ 4,463.06
1912 claims reported in 1913 after closing of books	172,263.29
	176,725.85
Total liabilities	\$ 1,247,939.13

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	241,571	\$242,093,787.00
Benefit certificates written during the year	24,250	18,841,075.00
Benefit certificates reinstatements and card members	7,446	6,705,704.00
Benefit certificates increased during the year	---	246,633.00
Totals	273,267	\$267,887,199.00
Deduct terminated or decreased during the year	80,214	25,977,070.00
Total benefit certificates in force December 31, 1912	243,053	\$241,410,129.00

IOWA INSURANCE REPORT

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	794	\$974,818.00
Benefit certificates written during the year	6	4,000.00
Benefit certificates increased during the year	3	3,000.00
		500.00
Totals	803	\$982,318.00
Deduct terminated or decreased during the year	46	52,600.00
Total benefit certificates in force December 31, 1912	757	\$929,718.00
Received during the year from members in Iowa:		
Mortuary, \$16,574.22; sick and funeral, \$40.36; expense, \$1,004.25; total, \$17,618.83.		

Exhibit of Death Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	142	\$131,928.92
Claims (face value) incurred during the year	2,277	2,482,102.02
Totals	2,419	\$2,614,030.94
Claims paid during the year	2,243	2,400,311.60
Balance	176	\$213,719.34
Saved by compromising or scaling down claims during the year		53,863.05
Claims rejected during the year	26	20,436.18
Claims unpaid December 31, 1912	150	\$139,420.11

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	8	9,000.00
Totals	9	\$10,000.00
Claims paid during the year	8	8,916.67
Balance	1	1,083.33
Saved by compromising or scaling down claims during the year		83.33
Claims unpaid December 31, 1912	1	1,000.00

Exhibit of Permanent Disability Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1901, as per last statement	340	\$241,784.97
Claims incurred during the year	86	76,173.12
Totals	426	\$317,958.09
Claims paid during the year	48	108,218.60
Balance	378	\$209,739.49
Saved by compromising or scaling down claims during the year rejected	96	84,185.46
Claims unpaid December 31, 1912	282	\$125,554.03

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Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$700.00
Totals	1	\$700.00
Claims paid during the year		300.00
Balance	1	400.00
Claims unpaid December 31, 1912	1	\$400.00

Exhibit of Sick and Funeral Claims

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement, sick claims	366	\$9,833.24
Claims unpaid December 31, 1911, as per last statement, funeral claims	29	1,444.45
Claims incurred during the year, sick	12,368	264,654.44
Claims incurred during the year, funeral	432	21,697.82
Totals	13,195	\$297,629.45
Claims paid during the year, sick	12,087	259,250.18
Claims paid during the year, funeral	414	20,684.81
Claims rejected and compromised December 31, 1912, sick	125	4,017.02
Claims rejected and compromised December 31, 1912, funeral	14	789.02
Claims unpaid December 31, 1912	522	\$11,219.58
Claims unpaid December 31, 1912, funeral	33	\$1,067.94

Iowa Claims.

	Number	Amount
Claims incurred during the year	1	\$67.15
Totals	1	\$67.15
Claims paid during the year	1	67.15

Exhibit of Old Age and Other Claims and Expectation of Life

Total Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	60	\$11,020.80
Claims incurred during the year	1,099	577,861.82
Totals	1,759	\$588,882.62
Claims paid during the year	1,692	500,513.16
Balance	67	\$28,369.46
Saved by compromising or scaling down claims reported during the year	21	20,050.00
Claims unpaid December 31, 1912	46	\$7,719.46

Iowa Claims.

	Number	Amount
Claims incurred during the year	1	\$350.00
Totals	1	\$350.00
Claims paid during the year	1	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 4,213.

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 high courts which in turn elect members to supreme court or governing body.

What is the basis of representation in the governing body?

Answer—From subordinate to high 1-25 from high to supreme 165-175.

How often are regular meetings of the governing body held?

Answer—Once every three or four years.

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

Answer—1911.

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

Answer—201.

How many of same were delegates of the subordinate branches?

Answer—172.

When and by whom are the officers elected?

Answer—By supreme court at its session every three or four years.

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—I. O. F. experience, 4 per cent, age at entry.

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

Answer—Not yet.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; sick and funeral, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$332,844.33; sick and funeral, \$32,096.37; expense, \$22,544.16.

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

Answer—By excess of premiums over claims, accumulated at interest, to pay claims.

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

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME COUNCIL OF WESTERN CATHOLIC UNION

President, F. Wm. Hickinkamp, Jr. Secretary, G. A. Hildenbrand.

Incorporated December, 1877. Commenced Business December, 1877.

Home Office, 214½ North 6th Ave., Quincy, Illinois.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$32,337.83	\$233,997.75	\$547.43	\$266,883.01

Income

Membership fees actually received	\$786.66	-----	-----	\$786.66
All other assessments or premiums	155,071.71	\$1,664.45	-----	\$156,736.16
Dues and per capita tax	-----	-----	9,651.50	9,651.50
Total received from members	\$155,758.37	\$1,664.45	\$9,711.75	\$167,134.57
Deduct payments returns to applicants and members	50.54	-----	-----	50.54
Net amount received from members	\$155,707.83	\$1,664.45	\$9,711.75	\$167,084.03
Interest on mortgage loans	-----	13,299.04	-----	13,299.04
Interest on bonds and dividends on stocks	-----	225.00	-----	225.00
Sale of lodge supplies	-----	-----	288.56	288.56
Bonding fees	-----	-----	321.47	321.47
Charter fees	-----	-----	320.00	320.00
25 old age benefit notes	2,500.00	-----	-----	2,500.00
25 old age benefit canceled	400.00	-----	-----	400.00
Total income	\$158,707.83	\$15,188.49	\$10,641.78	\$184,538.10

Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims	\$115,150.00	-----	\$115,150.00
Old age benefits	2,500.00	-----	2,500.00
Total benefits paid	\$117,650.00	-----	\$117,650.00
Commissions and fees paid to deputies and organizers	-----	2,817.24	2,817.24
Salaries of deputies and organizers	-----	950.00	950.00
Salaries of officers and trustees	-----	3,282.00	3,282.00

	Mortuary Funds	Expense Funds	Total
Other compensation of officers and trustees		443.24	443.24
Salaries of office employees		390.00	390.00
Traveling and other expenses of officers, trustees and committees		546.48	546.48
Insurance department fees		55.00	55.00
Rent including association's occupancy of its own buildings		300.00	300.00
Advertising, printing and stationery		954.90	954.90
Postage, express, telegraph and telephone		338.30	338.30
Lodge supplies		428.33	428.33
Official publication		1,045.00	1,045.00
Expense of supreme lodge meeting		4,088.26	4,088.26
Legal expense in litigating claims		56.75	56.75
Furniture and fixtures		33.25	33.25
All other disbursements		1,274.40	1,274.40
Total disbursements			\$134,153.15
Balance			\$317,266.96

Ledger Assets

Mortgage loans on real estate	\$	265,625.00
Book value of bonds and stocks		5,000.00
Deposited in trust companies and banks on interest		15,742.54
Cash in association's office, deposited in banks (not on interest)		26,649.42
Old age benefit notes		4,250.00
Total ledger assets	\$	317,266.96

Non-Ledger Assets

Interest and rents due and accrued		7,013.32
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		9,090.65
Gross assets	\$	333,370.93

Deduct Assets Not Admitted

Old age benefit notes		4,250.00
Total admitted assets	\$	329,120.93

Liabilities

Death claims due and unpaid	\$	1,500.00
Death claims adjusted not yet due		10,500.00
Total liabilities	\$	12,000.00

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	9,441	\$10,340,750.00
Benefit certificates written during the year	1,078	820,000.00
Totals	10,519	\$11,160,750.00
Deduct terminated or decreased during the year	375	268,500.00
Total benefit certificates in force December 31, 1912	10,144	\$10,894,250.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	189	\$131,500.00
Benefit certificates written during the year	15	18,500.00
Totals	204	\$150,000.00
Deduct terminated or decreased during the year	27	14,000.00
Total benefit certificates in force December 31, 1912	177	\$136,000.00

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims (face value) incurred during the year	1	\$500.00
Totals	1	\$500.00
Claims paid during the year	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.

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

Answer—150.

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 every branch and additional one for every seventy-five members or majority thereof.

What is the basis of representation in the governing body?

Answer—See above.

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, 1912.

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

Answer—240.

How many of same were delegates of the subordinate branches?

Answer—223.

When and by whom are the officers elected?

Answer—At biennial convention by the delegates.

Are assessments graded on any table of mortality?

Answer—Yes, practically so.

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

Answer—National Fraternal Congress rates.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium at age of entry for all joining since January, 1890; for members joining prior to 1890 at age of 1890, and for all joining since 1905 at age of entry.

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

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.

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—By monthly payments of members. Interest receipts and a per cent of surplus mortuary to be used in emergency.

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

Answer—Illinois, 100; Missouri, 41; Iowa, 6; Kansas, 3.

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

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME FOREST WOODMEN CIRCLE

President, Emma B. Manchester.

Secretary, Dora Alexander.

Incorporated September 5, 1895.

Commenced Business September 5, 1895.

Home Office, 14th and Farnum Streets, Omaha, Nebraska.

	Balance From Previous Year			
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$71,221.32	\$2,081,271.83	\$9,004.08	\$2,161,497.95
Income				
Membership fees actually received	-----	-----	\$20,791.60	\$20,791.60
All other assessments or premiums	\$938,517.39	\$104,242.04	196,935.10	1,239,744.53
Dues and per capita tax	-----	-----	3,595.92	3,595.92
Surety bonds of local officers	-----	-----	4,688.03	4,688.03
Total received from members	\$938,517.39	\$104,242.04	\$226,060.65	\$1,268,820.08
Deduct payments returns to applicants and members	582.34	-----	398.75	981.09
Net amount received from members	\$937,935.05	\$104,242.04	\$225,661.90	\$1,267,838.99
Interest on mortgage loans	-----	2,000.00	-----	2,000.00
Interest on bonds	-----	94,473.20	-----	94,473.20

SUPREME FOREST WOODMEN CIRCLE

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Interest from all other sources	1,729.13	304.56	291.97	2,325.66
Sale of lodge supplies	-----	-----	4,354.41	4,354.41
Gross increase book value of bonds	-----	107.46	-----	107.46
Total income	\$939,664.18	\$201,127.26	\$230,308.28	\$1,371,099.72

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$527,648.15	-----	-----	\$527,648.15
Monuments	60,605.50	-----	-----	60,605.50
Funeral benefits	9,500.00	-----	-----	9,500.00
Total benefits paid	\$597,753.65	-----	-----	\$597,753.65
Commissions and fees paid to deputies and organizers	-----	-----	69,043.46	69,043.46
Salaries of deputies and organizers	-----	-----	24,635.80	24,635.80
Salaries of officers	-----	-----	13,800.00	13,800.00
Salaries of office employees	-----	-----	26,918.45	26,918.45
Salaries and fees paid to supreme medical examiners	-----	-----	2,400.00	2,400.00
Salaries and fees paid to subordinate medical examiners	-----	-----	121.30	121.30
Traveling and other expenses of officers, trustees and committees	-----	-----	2,964.94	2,964.94
Insurance department fees	-----	-----	1,301.00	1,301.00
Rent including association's occupancy of its own buildings	-----	-----	3,750.00	3,750.00
Advertising, printing and stationery	-----	-----	26,354.27	26,354.27
Postage, express, telegraph and telephone	-----	-----	9,556.23	9,556.23
Lodge supplies	-----	-----	4,412.79	4,412.79
Official publication	-----	-----	20,981.27	20,981.27
Surety bonds of local and supreme officers	-----	-----	2,831.75	2,831.75
Expense of supreme lodge meeting (balance 1911)	-----	-----	150.00	150.00
Legal expense in litigating claims	-----	-----	306.50	306.50
Other legal expenses	-----	-----	3,066.50	3,066.50
Furniture and fixtures	-----	-----	4,165.48	4,165.48
Premiums for securing new members	-----	-----	2,114.68	2,114.68
Executive council meetings	-----	-----	1,626.40	1,626.40
Gross decrease by adjustment of book value of bonds	-----	3,432.10	-----	3,432.10
Miscellaneous and office expense	-----	-----	2,672.77	2,672.77
Total disbursements	\$597,753.65	\$3,432.10	\$223,173.59	\$824,359.34
Balance	\$53,131.85	\$2,638,966.99	\$16,139.49	\$2,708,238.33

Ledger Assets

Mortgage loans on real estate.....	\$ 50,000.00
Book value of bonds and stocks.....	2,555,490.72
Deposited in trust companies and banks on interest	2,000.00
Cash in association's office, deposited in banks (interest)	100,747.61
Total ledger assets	\$ 2,708,238.33

Non-Ledger Assets

Interest and rents due and accrued.....	\$ 35,896.43
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)	110,000.00
Gross assets	\$ 2,854,104.76

Deduct Assets Not Admitted

Book value of bonds over market value.....	\$ 116.17
Total admitted assets.....	\$ 2,853,988.59

Liabilities

Death claims due and unpaid.....	\$ 749.99
Death claims resisted	3,499.98
Death claims reported but not adjusted.....	49,849.89
Total unpaid claims	\$ 54,099.86
Salaries, rents, expenses, commissions, etc., due or accrued	8,000.00
Advance assessments	18,176.00
All other liabilities, viz.:	
Monuments	\$ 35,200.00
Funeral benefits	1,200.00
	36,400.00
Total liabilities	\$ 116,675.86

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	103,699	\$97,083,400.00
Benefit certificates written during the year.....	22,492	21,878,200.00
Totals	126,191	\$118,961,600.00
Deduct terminated or decreased during the year.....	11,013	9,149,800.00
Total benefit certificates in force December 31, 1912	115,178	\$109,811,800.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	3,291	\$2,664,900.00
Benefit certificates written during the year.....	1,202	984,200.00
Totals	4,493	\$3,649,100.00
Deduct terminated or decreased during the year.....	667	519,200.00
Total benefit certificates in force December 31, 1912	3,826	\$3,129,900.00
Received during the year from members in Iowa:		
Mortuary, \$26,097.82; reserve, \$2,899.75; expense, \$7,815.79; total, \$36,813.36.		

Exhibit of Death Claims, Monument and Funeral Benefits**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	63	\$68,966.54
Claims (face value) incurred during the year.....	835	770,166.66
Totals	898	\$839,133.20
Claims paid during the year	802	597,753.65
Balance	96	\$241,379.55
Saved by compromising or scaling down claims during the year		144,346.36
Claims rejected during the year	11	6,533.33
Claims unpaid December 31, 1912.....	85	\$90,499.86

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$2,100.00
Claims (face value) incurred during the year.....	15	10,500.00
Totals	16	12,600.00
Claims paid during the year.....	15	8,475.65
Balance	1	4,124.35
Saved by compromising or scaling down claims during the year		3,324.35
Claims unpaid December 31, 1912.....	1	\$900.00

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—3,225.

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 representation in the governing body?

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 June, 1911.

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

Answer—48.

How many of same were delegates of the subordinate branches?

Answer—35.

When and by whom are the officers elected?

Answer—By the Supreme Forest every four years.

Are assessments graded on any table of mortality?

Answer—No table. Considering our accumulative certificate plan, rates average approximate to National Fraternal Congress.

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"? (Give full information.)

Answer—Level premium.

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

Answer—In process of valuation.

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Each month 15 cents per member in good standing, same as old 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.

How many assessments were collected during the year?

Answer—Mortuary, 12; disability, in mortuary; emergency or reserve, 10 per cent of each assessment; expense, 15 cents per member each month.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$33,205.00; emergency or reserve, \$9,245.00; expense, \$17,550.00.

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 each beneficiary assessment and surplus in the beneficiary fund in excess of sum required to pay claims and surplus in general fund March 1 and September 1 each year in excess of \$10,000 used when 12 assessments are not sufficient to pay claims.

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

Answer—Alabama, 77; Arizona, 12; Arkansas, 237; Connecticut, 15; District of Columbia, 2; Florida, 99; Georgia, 48; Illinois, 45; Indiana, 43; Iowa, 84; Kansas, 32; Kentucky, 79; Louisiana, 218; Maryland, 3; Michigan, 46; Minnesota, 33; Mississippi, 181; Missouri, 157; Nebraska, 79; New Jersey, 8; New Mexico, 18; New York, 32; North Carolina, 24; North Dakota, 3; Ohio, 58; Oklahoma, 283; Pennsylvania, 44; Rhode Island, 1; South Carolina, 72; South Dakota, 5; Tennessee, 84; Texas, 1,068; Virginia, 4; West Virginia, 15; Wisconsin, 21; Wyoming, 1.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA

President, V. A. Young.

Secretary, C. P. Gaylord.

Incorporated 1896.

Commenced Business September, 1896.

Home Office, 1430 Champa St., Denver, Colo.

	Balance From Previous Year	
	Mortuary and Disability Funds	Reserve Funds
Balance from previous year.....	\$6,021.83	\$2,228.04
Income		
All other assessments or premiums....	\$381,895.00	-----
Total received from members.....	\$381,895.00	-----
Deduct payments returns to applicants and members	1,032.15	-----
Net amount received from members	\$380,762.91	-----
Interest on mortgage loans.....	9,793.43	75.00
Interest on bonds	1,016.58	-----
Interest from all other sources.....	236.08	4.25
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings	6,785.00	-----
From American Nobles	3,553.34	-----
Commission on first mortgage loans....	100.00	25.00
Total income	\$401,747.40	\$104.25

	Emergency Fund	Expense Funds	Total
Balance from previous year.....	\$203,809.17	\$7,985.59	\$280,104.03
Membership fees actually received....	-----	5,587.48	5,587.48
Premiums during first six months of membership of which all or an ex- tra percentage is used for expense.....	-----	20,692.86	20,692.86
All other assessments or premiums....	-----	97,755.12	479,650.18
Dues and per capita tax.....	-----	70,943.06	70,943.06
Other payments by members.....	-----	964.58	964.58
Total received from members.....	-----	\$195,493.70	\$577,838.76
Deduct payments returns to applicants and members	-----	788.65	2,420.89
Net amount received from mem- bers	-----	\$195,155.05	\$575,417.96
Interest on mortgage loans.....	-----	-----	9,868.43
Interest on bonds	-----	-----	1,016.58
Interest from all other sources.....	39.86	18.90	209.09
Gross rents from association's prop- erty, including \$2,400.00 for associa- tion's occupancy of its own build- ings	-----	-----	6,785.00
From American Nobles	38,290.00	2,074.71	43,828.05
Commission on first mortgage loans.....	-----	90.00	215.00
Total income	\$38,239.86	\$199,583.52	\$639,675.03

Disbursements

	Mortuary and Disability Funds	Reserve Funds	
Death claims -----	\$403,110.03	-----	
Permanent disability claims -----	5,626.82	-----	
Accident claims -----	7,844.36	-----	
Old age benefits -----	499.09	-----	
Interest on returned payments -----	100.36	-----	
<hr/>			
Total benefits paid -----	\$417,180.66	-----	
Taxes, repairs and other expenses on real estate -----	3,584.18	-----	
<hr/>			
Total disbursement -----	\$420,764.84	-----	
<hr/>			
Balance -----	\$23,294.93	\$2,604.25	
<hr/>			
	Emergency Fund	Expense Funds	Total
Death claims -----	-----	-----	\$403,110.03
Permanent disability claims -----	-----	-----	5,626.82
Accident claims -----	-----	-----	7,844.36
Old age benefits -----	5,836.01	-----	6,335.10
Interest on returned payments -----	-----	-----	100.36
<hr/>			
Total benefits paid -----	\$5,886.01	-----	\$423,016.67
Commissions and fees paid to deputies, organizers and agents -----	-----	99,291.12	99,291.12
Salaries of deputies and organizers -----	-----	28,858.26	28,858.26
Salaries of officers and trustees -----	-----	12,615.00	12,615.00
Other compensation of officers and trustees -----	-----	3,588.32	3,588.32

	Emergency Funds	Expense Funds	Total
Salaries of office employees	-----	11,817.50	11,817.50
Salaries and fees paid to supreme med- ical examiners	-----	2,453.07	2,453.07
Traveling and other expenses of offi- cers, trustees and committees.....	-----	4,261.82	4,261.82
For collection and remittance of assess- ment and dues	-----	190.87	190.87
Insurance department fees	-----	1,411.63	1,411.63
Rent, including \$2,400.00 for associa- tion's occupancy of its own build- ings	-----	2,718.00	2,718.00
Advertising, printing and stationery....	-----	9,682.90	9,682.90
Postage, express, telegraph and tele- phone	-----	4,226.79	4,226.79
Lodge supplies	-----	2,843.83	2,843.83
Official publication	-----	6,923.14	6,923.14
Legal expense in litigating claims.....	-----	4,232.85	4,232.85
Other legal expenses	-----	4,860.55	4,860.55
Furniture and fixtures	-----	902.40	902.40
Taxes, repairs and other expenses on real estate	-----	-----	3,584.18
Loss on sale or maturity of ledger assets	1,623.25	-----	1,623.25
All other disbursements	-----	2,621.43	2,621.43

Total disbursements	\$4,859.26	\$205,899.48	\$633,523.58
Balance	\$248,087.27	\$1,069.63	\$249,156.90

Ledger Assets

Book value of real estate.....	\$ 55,625.82
Mortgage loans on real estate.....	1,851.20
Deposited in trust companies and banks on interest	38,697.27
Deposited in banks (not on interest).....	6,812.08
Total ledger assets	\$ 282,986.37

Non-Ledger Assets

Interest and rents due and accrued.....	2,917.25
Market value of real estate over book value.....	19,374.17
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	41,925.12
Furniture and fixtures, supplies, printing plant equipment	10,000.00
Gross assets	\$ 302,870.02

Deduct Assets Not Admitted

Furniture, fixtures, etc.	10,000.00
Miscellaneous	5.00
Total admitted assets	\$ 292,865.02

Liabilities

Death claims resisted	\$ 3,419.60	
Death claims reported but not adjusted	81,948.85	
Total death claims	\$ 85,368.45	
Permanent disability claims reported but not yet adjusted	\$ 875.00	
Total permanent disability claims	875.00	
Sick and accident claims reported but not yet adjusted	774.60	
Total sick and accident claims	774.60	
Old age and other benefits due and unpaid	1,524.90	
Total unpaid claims	\$ 88,542.95	
Total liabilities	\$ 88,542.95	

Exhibit of Policies or Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	31,110	\$10,959,300.00
Benefit certificates written and transferred during the year	22,575	26,827,100.00
Totals	53,685	\$67,786,400.00
Deduct terminated or decreased during the year	10,673	11,042,050.00
Total benefit certificates in force December 31, 1912	43,012	\$56,744,350.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	1,109	\$1,255,650.00
Benefit certificates written and transferred during the year	6,133	7,150,000.00
Totals	7,242	\$8,405,650.00
Deduct terminated or decreased during the year	1,622	1,375,600.00
Total benefit certificates in force December 31, 1912	5,620	\$7,030,050.00
Received during the year from members in Iowa: Mortuary, reserve, disability and accident, \$50,116.00; expense, \$18,225.81; total, \$68,341.81.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	53	\$60,730.34
Claims (face value) incurred during the year	385	429,956.18
Totals	438	\$429,956.18
Claims paid during the year	356	403,686.52
Balance	82	\$93,576.49
Saved by compromising or scaling down claims during the year and two suits won	2	7,546.49
Claims rejected during the year	1	691.55
Claims unpaid December 31, 1912	70	\$85,338.45

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$522.95
Claims (face value) incurred during the year	19	19,362.28
Totals	20	\$19,885.23
Claims paid during the year	13	13,368.28
Balance	7	\$6,516.95
Claims unpaid December 31, 1912	7	6,516.95

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	5	\$650.00
Claims incurred during the year	75	6,763.07
Totals	80	\$7,413.07
Claims paid during the year	62	5,626.82
Balance	18	\$1,786.25
Saved by proofs not being filed	4	311.25
Claims unpaid December 31, 1912	9	\$875.00

Iowa Claims.

	Number	Amount
Claims incurred during the year	2	\$271.34
Totals	2	\$271.34
Claims paid during the year	1	71.34
Balance	1	\$200.00
Claims unpaid December 31, 1912	1	200.00

Exhibit of Sick Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	2	\$100.00
Claims incurred during the year	129	9,145.00
Totals	131	\$9,245.00
Claims paid during the year	112	7,844.36
Claims unpaid December 31, 1912	9	\$774.60

Iowa Claims.

	Number	Amount
Claims incurred during the year	18	\$925.20
Totals	18	\$925.20
Claims paid during the year	14	758.73
Claims unpaid December 31, 1912	3	\$136.16

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims incurred during the year.....	17	\$7,736.18
Totals	17	\$7,736.18
Claims paid during the year.....	13	6,211.28
Balance	4	\$1,524.90
Claims unpaid December 31, 1912.....	4	1,524.90

Iowa Claims.

	Number	Amount
Claims incurred during the year.....	17	\$7,736.18
Totals	17	\$7,736.18
Claims paid during the year.....	13	6,211.28
Balance	4	\$1,524.90
Claims unpaid December 31, 1912.....	4	1,524.90

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—993.

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

Answer—At least one 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.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—September, 1910.

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

Answer—45.

How many of same were delegates of the subordinate branches?

Answer—31.

When and by whom are the officers elected?

Answer—At each regular meeting of the supreme lodge by delegates present.

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"? (Give full information.)

Answer—Level premium.

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

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.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First six 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.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, disability and emergency or reserve, \$11,925.12.

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

Answer—By surplus accumulations of the benefit fund and the expectancy deductions from all claims of death or disability. Disbursed for any disability claim at any time when there are not sufficient funds in the benefit fund.

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

Answer—Alabama, 27; Arkansas, 17; California, 22; Colorado, 47; Florida, 46; Georgia, 29; Idaho, 2; Iowa, 128; Illinois, 13; Kansas, 25; Kentucky, 28; Missouri, 26; Michigan, 24; Mississippi, 3; Minnesota, 9; Montana, 6; Mexico, 18; North Dakota, 8; Nebraska, 122; Ohio, 1; Oklahoma, 79; Oregon, 29; South Carolina, 14; South Dakota, 4; Texas, 217; Tennessee, 13; Utah, 2; Virginia, 3; West Virginia, 1; Wyoming, 9; Washington, 21.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with or absorbed any company, order, society or association during the year?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME LODGE KNIGHTS OF PYTHIAS

President, Union B. Hunt.

Secretary, W. O. Powers.

Re-incorporated June, 1894.

Commenced Business October, 1877.

Home Office, Indianapolis, Ind.

Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year.....	\$3,727,656.47	\$258,032.91	\$3,985,689.38

Income			
	Mortuary Funds	Expense Funds	Total
Membership fees actually received.....	-----	\$7,052.00	\$7,052.00
All other assessments or premiums.....	\$2,381,875.01	398,290.00	2,780,165.01
Total received from members.....	\$2,381,875.01	\$2,381,875.01	\$2,784,468.62
Deduct payments returns to applicants and members	2,748.39	-----	2,748.39
Net amount received from mem- bers	\$2,379,126.62	\$405,342.00	\$2,784,468.62
Interest on mortgage loans.....	3,381.44	6,874.95	10,256.39
Interest on bonds and dividends on stocks	187,382.83	1,815.75	189,198.08
Interest from all other sources.....	2,201.65	-----	2,201.65
Miscellaneous fees	-----	53.55	53.55
Protested checks	-----	6,005.12	6,005.12
Gross profits on sale or maturity of ledger assets, viz.: Bonds	1,550.26	35.40	1,585.66
Gross increase by adjustment in book value of ledger assets, viz.: Bonds	717.08	8.69	725.77
Total income	\$2,574,359.38	\$420,135.46	\$2,994,494.84

Disbursements			
	Mortuary Funds	Expense Funds	Total
Death claims	\$1,596,634.56	-----	\$1,596,634.56
Option settlements	1,137.40	-----	1,137.40
Total benefits paid	\$1,597,771.96	-----	\$1,597,771.96
Commissions and fees paid to deputies and organizers	-----	85,619.34	85,619.34
Salaries of deputies and organizers.....	-----	711.66	711.66
Salaries of officers and trustees.....	-----	11,800.00	11,800.00
Other compensation of officers and trustees	-----	6,299.50	6,299.50
Salaries of office employees.....	-----	38,042.35	38,042.35
Salaries and fees paid to supreme med- ical examiners	-----	3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners	-----	12,015.00	12,015.00
Travelling and other expenses of offi- cers, trustees and committees.....	-----	6,406.77	6,406.77
For collection and remittance of assess- ments and dues	-----	130,416.13	130,416.13
Insurance department fees	-----	936.00	936.00
Rent, including association's occupancy of its own buildings.....	-----	4,989.96	4,989.96
Advertising, printing and stationery.....	-----	13,461.01	13,461.01
Postage, express, telegraph and tele- phone	-----	7,853.19	7,853.19
Official publication	-----	6,087.15	6,087.15
Other legal expenses	-----	14,383.45	14,383.45
Furniture and fixtures	-----	724.68	724.68
Taxes, repairs and other expenses on real estate	-----	57.60	57.60

	Mortuary Funds	Expense Funds	Total
Decrease in book value of bonds.....	6,629.54	64.50	6,694.04
Loss on sale or maturity of ledger assets	104.73	-----	104.73
All other disbursements	-----	14,346.95	14,346.95
Total disbursements	-----	-----	\$1,962,321.47
Balance	-----	-----	\$5,017,862.25

Ledger Assets	
Book value of real estate.....	\$ 1,500.00
Mortgage loans on real estate.....	239,500.00
Book value of bonds and stocks.....	4,622,177.92
Deposited in trust companies and banks on interest	21,070.28
Cash in association's office and deposited in banks (not on interest)	750.00
Bills receivable	355.15
Other ledger assets	120,776.05
Other ledger assets	11,733.95
Total ledger assets	\$ 5,017,862.75

Non-Ledger Assets	
Interest and rents due and accrued.....	51,488.79
Market value of bonds and stocks over book value	65,192.08
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	30,842.74
All other assets, viz.: Postage on hand	\$ 417.13
Buttons, emblems, etc.	317.84
Furniture and fixtures	5,788.14
Organizers' balances	110.32
	6,633.43
Gross assets	\$ 5,171,519.77

Deduct Assets Not Admitted	
Balance due from organizers not secured by bonds \$	110.32
Other items, viz.: Furniture and fixtures	5,788.14
Buttons, emblems, etc.	317.84
	6,216.30
Total admitted assets	\$ 5,165,303.47

Liabilities	
Death claims resisted	\$ 10,500.00
Death claims reported but not adjusted.....	148,111.00
Total unpaid claims	\$ 158,611.00
Salaries, rents, expenses, commissions, etc., due or accrued	36,120.57
Advance assessments	13,456.02
Reserve on certificates in fourth class.....	153,616.63
Reserve on certificates in fifth class.....	3,838,991.80
Total liabilities	\$ 4,200,795.58

IOWA INSURANCE REPORT

Exhibit of Policies or Certificates

Total Business of the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	68,812	\$97,975,992.00
Benefit certificates written during the year	10,123	12,842,612.00
Totals	78,935	\$110,825,635.00
Deduct terminated or decreased during the year	10,903	11,970,129.00
Total benefit certificates in force December 31, 1912	68,002	\$95,855,506.00
Extended insurance	2,633	3,426,500.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	309	\$380,625.00
Benefit certificates written during the year	118	149,619.00
Totals	427	\$530,244.00
Deduct terminated or decreased during the year	69	78,500.00
Total benefit certificates in force December 31, 1912	358	\$451,744.00
Received during the year from members in Iowa:		
Mortuary, \$9,791.50; expense, \$1,629.26; total, \$11,420.76.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	95	\$158,000.00
Claims (face value) incurred during the year	987	1,624,497.00
Totals	1,082	\$1,782,497.00
Claims paid during the year	982	1,590,634.56
Balance	100	\$185,862.44
Saved by compromising or scaling down claims during the year		27,251.44
Claims unpaid December 31, 1912	109	\$158,611.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	1	\$1,000.00
Totals	1	\$1,000.00
Balance	1	\$1,000.00
Claims unpaid December 31, 1912	1	1,000.00

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims incurred during the year	5	\$12,000.00
Totals	5	\$12,000.00
Claims paid during the year	5	1,137.40
Balance		\$10,862.60
Saved by compromising or scaling down claims during the year		10,862.60

SUPREME LODGE KNIGHTS OF PYTHIAS

General Interrogatories

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

Answer—Yes.

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

Answer—4,288 sections insurance department; 7,801 subordinate lodges K. of P.

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

Answer—Subordinate lodges meet 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 the grand lodge. One grand lodge in each state. Each grand lodge has at least two representatives in the supreme lodge.

What is the basis of representation in the governing body?

Answer—Each grand lodge has two representatives and one additional representative in the supreme lodge for each 10,000 members.

How often are regular meetings of the governing body held?

Answer—Grand lodges meet annually. Supreme lodge biennially.

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

Answer—August, 1912.

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

Answer—165.

How many of same were delegates of the subordinate branches?

Answer—148.

When and by whom are the officers elected?

Answer—The supreme lodge elects a board of control for the insurance department composed of nine members. Two members elected biannually. Head officers of insurance department elected by board of control biannually.

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 tables, 3½ per cent. Entry age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Fourth class: Plan A, level premium; plan B, 20 payment life; plan C, step rate. Plan B, level to age 65. All members in both classes subject to additional assessments, re-ratings, etc.

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—American Experience table, 3½ per cent. Twelve assessments. S. H. Wolfe, 105 Broadway, New York City.

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—In the fifth class a withdrawal fee of not to exceed \$18.75 per \$1,000 insurance.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Expense loading provided for in rates now in use.

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.

How many assessments were collected during the year?

Answer—12; mortuary, \$379,126.62; expense, \$405,312.00.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$240,371.42; expense, \$32,577.80.

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

Answer—Under mortality table assumption and used in payment of death benefits and paid-up and extended insurance.

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.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

SUPREME TRIBE OF BEN-HUR

President, R. H. Gerard.

Secretary, Jno. C. Snyder.

Incorporated January 8, 1894.

Re-incorporated February 20, 1900.

Commenced Business March, 1894.

Home Office, Crawfordsville, Indiana.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$246,006.15	\$1,354,032.64	\$51,371.92	\$1,651,410.71

SUPREME TRIBE OF BEN-HUR

	Income			
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received	-----	-----	\$1,717.00	\$1,717.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$68,958.89	-----	122,754.83	191,713.72
All other assessments or premiums	1,043,549.30	\$93,973.10	74,184.10	1,211,706.50
Dues and per capita tax	-----	-----	110,462.62	110,462.62
Medical examiners' fees actually received	-----	-----	108.00	108.00
Total received from members	\$1,112,508.19	\$93,973.10	\$309,226.55	\$1,515,707.84
Deduct payments returns to applicants and members	372.98	-----	156.82	529.80
Net amount received from members	\$1,112,135.21	\$93,973.10	\$309,069.77	\$1,515,178.04
Interest on mortgage loans	2,334.16	15,285.86	-----	17,620.02
Interest on bonds and dividends on stocks	5,001.16	45,262.81	-----	-----
Less accrued interest on bonds purchased 1911-12	-----	3,601.83	-----	47,262.14
Interest from all other sources (deposits)	1,622.31	435.24	36.58	2,094.13
Gross rents from association's property, including \$2,716.00 for association's occupancy of its own buildings	2,450.00	5,869.00	206.00	8,585.00
Sale of lodge supplies	-----	-----	5,800.96	5,800.96
From all other sources, viz.	-----	-----	2,080.73	2,080.73
Advertising	-----	-----	841.25	841.25
Sale of old furniture	-----	-----	58.16	58.16
Payments returned	23.51	-----	702.50	702.50
Surety bonds	-----	-----	15,000.00	15,000.00
Borrowed money	-----	-----	-----	-----
Gross profits on sale or maturity of ledger assets (bonds)	-----	280.00	-----	280.00
Total income	\$1,123,566.38	\$158,104.18	\$333,832.37	\$1,615,502.93

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$1,206,721.94	-----	-----	\$1,206,721.94
Permanent disability claims	4,825.00	-----	-----	4,825.00
Old age benefits	6,750.00	-----	-----	6,750.00
Total benefits paid..	\$1,218,296.94	-----	-----	\$1,218,296.94
Commissions and fees paid to deputies and organizers	-----	-----	126,838.85	126,838.85

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries of deputies and organizers			23,641.67	23,641.67
Salaries of managers or agents and deputies or organizers			6,300.00	6,300.00
Salaries of officers and trustees			20,585.62	20,585.62
Salaries and other compensation of committees			3,762.47	3,762.47
Salaries of office employees			31,272.79	31,272.79
Salaries and fees paid to supreme medical examiners			8,774.96	8,774.96
Traveling and other expenses of officers, trustees and committees			26,801.01	26,801.01
Insurance department fees			1,607.55	1,607.55
Rent including \$2,716.00 for association occupancy of its own buildings			3,182.00	3,182.00
Advertising, printing and stationery			26,275.42	26,275.42
Postage, express, telegraph and telephone			7,779.20	7,779.20
Lodge supplies			5,024.69	5,024.69
Official publication			24,212.55	24,212.55
Expense of supreme lodge meeting			5,022.41	5,022.41
Legal expense in litigating claims			2,094.33	2,094.33
Other legal expenses			3,000.00	3,000.00
Furniture and fixtures			7,123.52	7,123.52
Taxes, repairs and other expenses on real estate		4,338.99	417.35	4,756.34
All other disbursements		8,722.43	7,511.63	16,234.06
Total disbursements				\$1,581,589.38
Balance				\$1,685,324.26

Ledger Assets

Book value of real estate	\$ 224,414.52
Mortgage loans on real estate	317,025.00
Book value of bonds	1,031,088.68
Deposits in trust companies and banks on interest	20,000.00
Cash in association's office and deposited in banks	92,796.06
Total ledger assets	\$ 1,685,324.26

Non-Ledger Assets

Interest and rents due and accrued	13,835.71
Market value of real estate over book value	6,043.81
Market value of bonds and stocks over book value	14,776.40
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	34,242.06
Total admitted assets	\$ 1,754,222.24

Liabilities	
Death claims due and unpaid	\$ 3,745.00
Death claims resisted	18,165.00
Death claims reported but not adjusted	161,000.00
Total death claims	\$ 182,910.00
Salaries, rents, expenses, commissions, etc., due or accrued	16,279.85
Taxes due or accrued	2,137.34
Borrowed money and interest due or accrued on same	15,125.00
Advance assessments	1,445.36
Total liabilities	\$ 217,907.55

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	119,953	\$139,825,900.00
Benefit certificates written during the year	19,454	18,661,300.00
Benefit certificates increased during the year	4,587	4,810,825.00
Totals	143,994	\$163,298,025.00
Deduct terminated or decreased during the year	25,206	26,436,651.00
Total benefit certificates in force December 31, 1912	118,688	\$136,861,375.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	4,704	\$5,616,150.00
Benefit certificates written during the year	736	753,500.00
Benefit certificates increased during the year	103	183,375.00
Totals	5,623	\$6,553,025.00
Deduct terminated or decreased during the year	776	855,600.00
Total benefit certificates in force December 31, 1912	4,847	\$5,697,425.00
Received during the year from members in Iowa:		
Mortuary, \$43,539.84; reserve, \$3,759.55; expense, \$8,052.74; total, \$55,352.13.		

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1911, as per last statement		131	\$150,975.00
Incurred prior to 1911		3	3,565.00
Claims (face value) incurred during the year		1,074	1,262,050.00
Totals		1,208	\$1,416,590.00
Claims paid during the year		1,045	1,206,721.94
Balance		163	\$209,868.06
Saved by compromising or scaling down claims during the year			24,008.00
Claims rejected during the year		2	2,000.00
Claims unpaid December 31, 1912		161	\$182,960.00

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	5	\$5,150.00
Claims (face value) incurred during the year	32	37,500.00
Totals	37	\$42,650.00
Claims paid during the year	23	37,525.00
Balance	4	\$5,125.00
Saved by compromising or scaling down claims during the year	---	2.75
Claims unpaid December 31, 1912	4	\$4,850.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims incurred during the year	14	\$4,825.00
Totals	14	\$4,825.00
Claims paid during the year	14	4,825.00

Iowa Claims.

	Number	Amount
Claims incurred during the year	1	\$500.00
Totals	1	\$500.00
Claims paid during the year	1	500.00

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims incurred during the year	10	\$6,750.00
Totals	10	\$6,750.00
Claims paid during the year	10	6,750.00

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—1,473.

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.

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, 1912.

When and by whom are the officers elected?

Answer—Quadriennially by members of supreme body.

Are assessments graded on any table of mortality?

Answer—Class A, No. Class B, N. F. C. Four per cent.

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

Answer—Entry age.

If on age at entry, are they based on the "level premium" or "step rate plan"? (Give full information.)

Answer—Level premium.

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

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—Eighty per cent of first year's payment, class B.

Is any portion of assessments paid by new members used for expenses?

Answer—See above.

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.

How many assessments were collected during the year?

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

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$90,925.67; emergency or reserve, \$7,494.10; expense, \$19,349.05.

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

Answer—From 10 per cent of assessment class A for equalizing assessments when benefit fund class A is exhausted.

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

Answer—Alabama, 17; Arkansas, 48; California, 15; Colorado, 3; District of Columbia, 2; Georgia, 6; Illinois, 305; Indiana, 233; Iowa, 42; Kansas, 25; Kentucky, 43; Louisiana, 28; Maryland, 10; Michigan, 69; Minnesota, 6; Missouri, 195; Mississippi, 6; Nebraska, 82; New Jersey, 10; New York, 39; North Carolina, 2; North Dakota, 4; Ohio, 120; Oklahoma, 41; Oregon, 4; Pennsylvania, 52; Tennessee, 19; Texas, 48; Virginia, 15; Washington, 20; West Virginia, 19; Wisconsin, 16.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

WESTERN BOHEMIAN FRATERNAL ASSOCIATION

President, Frank M. Barta.

Secretary, Alois Blaka.

Incorporated, June 9, 1897.

Commenced Business, July 1, 1897.

Home Office, 297 12th Ave. E., Cedar Rapids, Ia.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$57,886.91	\$109,891.28	\$2,399.31	\$269,275.50

Income

Membership fees actually received	\$140,797.20			\$140,797.20
Dues and per capita tax			\$8,787.50	8,787.50
Medical examiners' fees actually received			590.25	590.25
Convention dues			1,734.65	1,734.65
Other payments by members, viz.: Sales of certificates to members			1,178.25	1,178.25
Total received from members	\$140,797.20		\$12,260.65	\$153,057.85
Deduct payments returns to applicants and members			75.50	75.50
Net amount received from members	\$140,797.20		\$12,185.15	\$152,982.35
Interest on collateral loans		\$1,927.00		1,927.00
Interest on bonds and dividends on stocks		7,722.00		7,722.00
Interest from banks		606.18		606.18
Gross rents from association's property		10.10		10.10
Sale of lodge supplies			\$494.15	494.15
For installation of new lodges			125.00	125.00
Total income	\$140,797.20	\$10,265.28	\$12,804.30	\$163,866.78

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$110,250.00			\$110,250.00
Transferred to reserve fund		\$23,420.00		
Total benefits paid	\$110,250.00	\$23,420.00		\$133,670.00

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Commissions and fees paid to deputies and organizers			\$310.08	310.08
Salaries of officers			2,450.00	2,450.00
Other compensation of officers and trustees			5.00	5.00
Salaries and fees paid to supreme medical examiners			590.25	590.25
Traveling expenses of delegates to convention, Omaha, Neb., Sept. 12-16, 1912			2,739.77	2,739.77
Insurance department fees			120.00	120.00
Rent including fuel and light			517.12	517.12
Advertising, printing and stationery			584.95	584.95
Postage, express, telegraph and telephone			555.51	555.51
Official publication			3,811.00	3,811.00
Bonds		\$338.73		338.73
Insurance office furniture			11.00	11.00
Furniture and fixtures			230.00	230.00
All other disbursements			729.00	729.00
Total disbursements	\$110,250.00	\$338.73	\$12,613.98	\$123,202.71
Balance	\$65,619.51	\$23,118.43	\$2,759.63	\$91,497.57

Ledger Assets

Mortgage loans on real estate	\$	58,300.00
Book value of bonds and stocks		194,563.64
Deposited in trust companies and banks on interest		45,295.30
Cash in association's office and deposited in banks (not on interest)		2,750.63
Total ledger assets	\$	300,909.57

Non-Ledger Assets

Interest and rents due and accrued		6,203.30
Gross assets	\$	307,112.87

Liabilities

Death claims due and unpaid	\$	13,449.50
Total liabilities	\$	13,449.50

Exhibit of Certificates

Total Business of the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	17,288	\$15,536,750.00
Benefit certificates written during the year	1,057	920,250.00
Benefit certificates increased during the year	---	68,000.00
Totals	18,345	\$16,525,000.00
Deduct terminated or decreased during the year	590	456,000.00
Total benefit certificates in force December 31, 1912	17,755	\$16,069,000.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	2,024	\$1,798,500.00
Benefit certificates written during the year	152	126,500.00
Benefit certificates increased during the year	9	19,500.00
Totals	2,185	\$1,944,500.00
Deduct terminated or decreased during the year	66	47,250.00
Total benefit certificates in force December 31, 1912	2,119	\$1,897,250.00
Received during the year from members in Iowa:		
Mortuary, \$13,801.05; reserve, \$2,731.50; expense, \$1,418.30; total, \$17,950.85.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	12	\$12,199.50
Claims (face value) incurred during the year	121	111,500.00
Totals	133	\$123,699.50
Claims paid during the year	119	110,250.00
Balance	14	\$13,449.50

Iowa Claims.

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$149.50
Claims (face value) incurred during the year	14	13,250.00
Totals	15	\$13,699.50
Claims paid during the year	14	\$13,250.00
Balance	1	\$149.50

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—230.

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 representation in the governing body?

Answer—One delegate to every 50 members.

How often are regular meetings of the governing body held?

Answer—Every 5 years.

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

Answer—Sept. 12-16 at Omaha, Neb.

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

Answer—258.

How many of same were delegates of the subordinate branches?

Answer—All.

When and by whom are the officers elected?

Answer—By delegates in the general convention.

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 of entry.

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

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.

Is any portion of assessments paid by new members used for expenses?

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—Yes.

If so, give all the facts relating thereto.

Answer—If a member reaches the age of 75 years, is unable to work and is a member for 25 years he can demand one-tenth of the amount of his certificate annually for nine (9) years.

How many assessments were collected during the year?

Answer—12. Mortuary, \$140,797.20; expense, \$12,879.80.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$11,847.20; expense, \$480.75.

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

Answer—When the sum of mortuary fund reaches \$50,000.00 such excess is transferred to reserve fund and can be used to member sick 2 years or member for 30 years.

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

Answer—Nebraska, 67; Wisconsin, 34; Iowa, 24; Minnesota, 23; South Dakota, 18; Kansas, 18; Oklahoma, 16; North Dakota, 14; Michigan, 4; Oregon, 3; Washington, 3; California, 2; Montana, 2; Colorado, 1; Wyoming, 1.

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

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Has this association re-insured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

WOMEN'S CATHOLIC ORDER OF FORESTERS

President, Rose D. Rittman.

Secretary, Helen T. Kelley.

Incorporated January 31, 1891.

Commenced Business July 17, 1891.

Home Office, 127 North Dearborn St., Chicago, Illinois.

	Balance From Previous Year		
	Mortuary Funds	Reserve Funds	Convention Funds
Balance from previous year	\$234,329.98	\$643,170.20	\$2,536.53
Income			
All other assessments or premiums	\$866,167.27	-----	-----
Net amount received from members	\$866,167.27	-----	-----
Interest on bonds and dividends on stocks	-----	\$39,663.68	-----
Interest from all other sources	-----	6,927.72	-----
Commission on bonds	-----	275.00	-----
Reserve fund assessment	-----	25,979.85	-----
Convention	-----	-----	\$92.57
Total income	\$866,167.27	\$43,846.25	\$92.57
	Church Extension Funds	Overdrawn Expense Funds	Total
Balance from previous year	\$233.98	\$7,751.16	\$872,959.53
Membership fees actually received	-----	\$250.00	\$250.00
All other assessments or premiums	-----	-----	\$86,167.27
Dues and per capita tax	-----	66,755.86	66,755.86
Net amount received from members	-----	\$6,705.86	\$63,173.13
Interest on bonds and dividends on stocks	-----	-----	39,663.68
Interest from all other sources	-----	-----	6,927.72
Sale of lodge supplies	-----	\$2,997.75	2,997.75
Certificates	-----	3,286.50	3,286.50
Sub. court bonds	-----	988.15	988.15
Church extension society	\$3,394.35	-----	3,394.35
Commission on bonds	-----	-----	275.00
Reserve fund assessment	-----	-----	25,979.85
Convention	-----	-----	92.57
Miscellaneous	-----	1,096.13	1,096.13
Total income	\$3,394.35	\$75,374.39	\$1,008,874.83

	Disbursements		
	Mortuary Funds	Reserve Funds	Convention Funds
Death claims	\$783,028.34	-----	-----
Albion bonds matured in 1911, added to cash reserve fund but not deducted from reserve investment	-----	\$50.00	-----
	Church Extension Funds	Overdrawn Expense Funds	Total
Death claims	-----	-----	\$783,028.34
Fees paid organizers	-----	\$2,450.00	\$2,450.00
Salaries of deputies and organizers	-----	2,215.34	2,215.34
Salaries of officers	-----	6,500.00	6,500.00
Compensation of committees	-----	461.00	461.00
Salaries of office employees	-----	12,925.00	12,925.00
Traveling and other expenses of officers, trustees and committees	-----	1,671.93	1,671.93
For collection and remittance of assessments and dues, extra compensation for new members	-----	107.00	107.00
Insurance department fees	-----	348.70	348.70
Rent, office, for association's occupancy of its own buildings	-----	2,820.00	2,820.00
Advertising, printing, stationery and supplies	-----	6,710.90	6,710.90
Postage, express, telegraph and telephone	-----	2,706.85	2,706.85
Albion bonds matured in 1911, added to cash reserve fund but not deducted from reserve investment	-----	-----	500.00
Official publication	-----	7,093.70	7,093.70
Church extension	3,538.28	-----	3,538.28
Expense of supreme lodge meeting, board meeting and trustees	-----	861.10	861.10
Legal expense in litigating claims	-----	501.98	501.98
Other legal expenses, examining bonds	-----	840.00	840.00
Furniture and fixtures	-----	180.50	180.50
Taxes, personal	-----	13.49	13.49
Refund on mortuary, \$329.55; high auditor, \$1,312.50; premium for new members, \$1,011.00; refund on reserve, \$168.45; subordinate court bonds \$1,136.00; general expense, \$6,170.65; convention fund, \$161.15	-----	-----	10,359.30
Total disbursements	-----	-----	\$845,773.41
Balance	-----	-----	\$1,036,060.95

Ledger Assets

Book value of bonds.....	\$ 817,290.46
Deposited in trust companies and banks on interest	229,666.04
Cash in association's office and deposited in banks (not on interest)	20,185.81
Amount over in bank which cannot temporarily be accounted for	109.74
	<u>\$218,770.49</u>
Total ledger assets	\$ 1,036,060.95

Non-Ledger Assets

Interest due and accrued.....	11,796.04
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge....	69,633.00
Gross assets	<u>\$ 1,117,489.99</u>

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	19,877.64
Total admitted assets	<u>\$ 1,098,112.35</u>

Liabilities

Death claims due and unpaid.....	\$ 6,365.00
Death claims adjusted not yet due.....	100,000.00
Death claims resisted	2,000.00
Total death claims	<u>\$ 108,365.00</u>

Exhibit of Certificates**Total Business of the Year.**

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	64,051	\$68,585,000.00
Benefit certificates written during the year.....	4,420	4,216,000.00
Totals	68,471	\$70,801,000.00
Deduct terminated or decreased during the year.....	2,249	2,433,000.00
Total benefit certificates in force December 31, 1912	66,222	\$68,368,000.00

Business in Iowa During the Year.

	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	1,707	\$1,751,000.00
Benefit certificates written during the year.....	144	171,500.00
Totals	1,851	\$1,922,500.00
Deduct terminated or decreased during the year.....	45	47,000.00
Received during the year from members in Iowa: Mortuary, \$22,623.00; expense, \$2,707.41.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1911, as per last statement	115	\$116,293.34
Claims (face value) incurred during the year.....	712	776,000.00
Totals	827	\$892,293.34
Claims paid during the year.....	723	783,028.34
Balance	104	\$109,265.00
Held over seven years for claimants transferred to reserve fund		900.00
Claims unpaid December 31, 1912.....	104	\$108,365.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	18	\$20,000.00
Totals	18	\$20,000.00
Claims paid during the year.....	16	18,000.00
Balance	2	\$2,000.00
Claims unpaid December 31, 1912.....	2	2,000.00

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—972.

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

Answer—Twice a month.

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 representation in the governing body?

Answer—One delegate from each subordinate court.

How often are regular meetings of the governing body held?

Answer—Triennially.

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

Answer—September 26 to October 8, 1911.

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

Answer—933.

How many of same were delegates of the subordinate branches?

Answer—919.

When and by whom are the officers elected?

Answer—Triennially, by delegates in session.

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.

Is any portion of assessments paid by new members used for expenses?

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.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, \$1.00 per member.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$1.33; expense, \$1.00 per member. (We quote maximum for 1912.)

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

Answer—Legislation of society last session provided 10 cents per year per member.

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

Answer—British Columbia, 1; California, 5; Canada, 5; Wisconsin, 118; Colorado, 11; Idaho, 2; Indiana, 32; Iowa, 38; Kansas, 2; Kentucky, 1; Louisiana, 5; Michigan, 46; Minnesota, 118; Missouri, 21; Montana, 6; Nebraska, 13; Nevada, 1; Illinois, 46; New Hampshire, 11; New Mexico, 1; North Dakota, 7; Ohio, 16; Oregon, 9; Pennsylvania, 1; Rhode Island, 2; South Dakota, 11; Texas, 2; Vermont, 5; Washington, 11; Washington, D. C., 2.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association re-insured, amalgamated with or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

ZAPADM CESKA KATOLICKA JEDNOTA (WESTERN BOHEMIAN CATHOLIC UNION)

President, L. J. Kudrna.

Secretary, J. J. Kovarik.

Incorporated February 2, 1899.

Commenced Business January 1, 1899.

Home Office, Spillville, Ia.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$795.65	\$42,728.12	\$560.80	\$44,084.66

	Income Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received		\$110.00		\$110.00
All other assessments or premiums	\$29,415.88	3,925.19		33,341.07
Dues and per capita tax			\$2,816.55	2,816.55
Medical examiners' fees actually received			48.25	48.25
Net amount received from members	\$29,415.88	\$1,067.19	\$2,864.80	\$33,347.87
Interest on mortgage loans		2,181.17		2,181.17
Sale of lodge supplies			160.24	160.24
Total income	\$29,415.88	\$6,248.36	\$3,034.04	\$38,698.28
Amounts	43,211.53	48,976.78	3,594.93	95,783.24

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$40,700.00			\$40,700.00
Salaries of managers or agents not deputies or organizers			75.00	75.00
Salaries of officers and trustees			1,475.00	1,475.00
Salaries and fees paid to supreme medical examiners			89.50	89.50
Traveling and other expenses of officers, trustees and committees			5.04	5.04
Insurance department fees			75.00	75.00
Advertising, printing and stationery			102.35	102.35
Postage, express, telegraph and telephone			116.77	116.77
Lodge supplies			21.60	21.60
Expense of supreme lodge meeting			648.86	648.86
Badges for delegates			30.00	30.00
Printing of the minutes of the last convention (3,000 copies)			123.39	123.39
Clerical assistance			10.00	10.00
Exchange and notary public acknowledgements			4.65	4.65
Total disbursements			\$2,777.16	\$43,477.16
Balance			\$40,306.08	

Ledger Assets

Mortgage loans on real estate	\$	45,900.00
Cash in association's office and deposited in banks (not on interest)		3,406.08
Total ledger assets	\$	49,306.08

Non-Ledger Assets

Interest and rents due and accrued.....	919.03
Lodge supplies, typewriter, mimeograph, etc.....	450.00
Gross assets	\$ 50,675.11

Deduct Assets Not Admitted

Lodge supplies, etc.....	450.00
Total admitted assets	\$ 50,225.11

Liabilities

Death claims adjusted not yet due.....	\$ 4,400.00
Total liabilities	\$ 4,400.00

Exhibit of Certificates**Total Business of the Year.**

	Number		Amount
	Males.	Females.	
Benefit certificates in force December 31, 1911, as per last statement	2,808	1,428	\$3,154,100.00
Benefit certificates written during the year.....	164	24	106,200.00
Deduct terminated or decreased during the year.....	130	45	139,100.00
Deduct terminated or decreased during the year.....	130	45	139,100.00
Total benefit certificates in force Decem- ber 31, 1912	2,782	1,407	\$3,121,200.00

Business in Iowa During the Year.

	Number		Amount
	Males.	Females.	
Benefit certificates in force December 31, 1911, as per last statement.....	386	179	\$418,050.00
Benefit certificates written during the year.....	14	1	12,800.00
Totals	400	180	\$431,350.00
Deduct terminated or decreased during the year.....	14	8	15,900.00
Total benefit certificates in force Decem- ber 31, 1912	386	172	\$415,450.00
Received during the year from members in Iowa:			
Mortuary, \$5,235.13; reserve, \$540.07; expense, \$394.25; total, \$6,169.45.			

Exhibit of Death Claims**Total Claims**

	Number		Amount
	Males.	Females.	
Claims unpaid December 31, 1911, as per last statement	12	1	\$8,800.00
Claims (face value) incurred during the year.....	33	19	36,300.00
Totals	45	20	\$45,100.00
Claims paid during the year.....	40	17	40,700.00
Balance	5	3	\$4,400.00
Claims unpaid December 31, 1912.....	5	3	4,400.00

Iowa Claims

	Number		Amount
	Males.	Females.	
Claims unpaid December 31, 1911, as per last statement	4	---	\$2,700.00
Claims (face value) incurred during the year.....	1	2	1,600.00
Totals	5	2	\$3,300.00
Claims paid during the year.....	5	2	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—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 chosen by the members of the subordinate branches.

What is the basis of representation in the governing body?

Answer—Every subordinate branch is entitled to one delegate or representative.

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 24, 25, 26, 1912.

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

Answer—54.

How many of same were delegates of the subordinate branches.

Answer—45.

When and by whom are the officers elected?

Answer—By the governing body at the general convention or meeting.

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.

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.

Is any portion of assessments paid by new members used for expenses?

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—Yes.

If so, give all the facts relating thereto.

Answer—By reserve fund and double assessments for the mortuary fund.

How many assessments were collected during the year?

Answer—Mortuary, 16; emergency or reserve, 10 per cent from mortuary assessments; expense, 4.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$2,500.00; emergency or reserve, \$250.00; expense, \$697.25.

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

Answer: From membership fee, 10 per cent of the widow and orphan fund and interest from loans.

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

Answer—Iowa, 11; Minnesota, 20; Nebraska, 30; North Dakota, 8; South Dakota, 8; Kansas, 1.

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

Answer—No.

Has this association re-insured, amalgamated with, or absorbed any company, order, society or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

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