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PAG
Northwestern Mutual Life
Northwestern National Life
Pacific Mutual Life Insurance Company of California
Penn Mutual Life
Peoria Life
Phoenix Mutual Life
Pittsburgh Life and Trust Company
Provident Life and Trust Company of Philadelphia23
Prudential Insurance Company of America
Reliance Life Insurance Company
Scandla Life Insurance Company
Security Mutual Life Insurance Company
State Life Insurance Company
Travelers Life
Union Central Life27
Union Life Insurance Company
Union Mutual Life
United States
ASSESSMENT LIFE INSURANCE ASSOCIATIONS

Illinois Bankers Life Association	
Lutheran Mutual Aid Society	
Merchants Life Association	
Minnesota Scandinavian Relief Association	
Mutual Life Association of Iowa	
National Life Association	

ASSESSMENT	ACCIDENT	INSURANCE	ASSOCIATIONS

American Health and Accident Association
Bankers Accident Insurance Company
Rusiness Mong Protective Association
Business Mens Protective Association
Great Western Accident Association
Inter State Business Mens Accident Association
National Travelers Benefit Association
The Order of Typital Committee Commi
The Order of United Commercial Travelers of America
ravelers Protective Association
Union Accident and Benefit Association
Wisconsin Casualty Association
Wisconsin Casualty Association
Woodmen Accident Association

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 81, 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 jurisdisction 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,

Auditor of State.

PART III

ANNUAL STATEMENTS

F

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. Incorporated September, 1894. Secretary, Grant H. Slocum.

Commenced Business October, 1894.

Reserve

Home Office, Detroit, Michigan.

Balance From Previous Year

Mortuary

	Funds	Funds
Balance from previous year	\$51,676.10	\$313,974.08
Income	1	
All other assessments or premiums	\$318,374.35	
Dues and per capita tax		82,615.25
Net amount received from mem-		
bers	\$318, 374.85	\$82,615.25
Interest on mortgage loans	******	11,210.82
Interest on bonds		111.00
Interest from all other daily balances		848.56
Total income	\$318,874.85	\$44, 280.63
	Charter Membership Funds	Medical Fund
Balance from previous year	\$12,259.96	
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-	5 - • D. CONCORDE	
ceived	******	1,661.00
Net amount received from mem-		
bers	\$31,908.77	\$1,661.00
Total Income	\$31,908.77	\$1,661.00

	Policy Fund	Expense Fund	Total	
Balance from previous year		\$14,722.85	\$392,632.99	
Membership fees actually received		7,006.50	9,068.00	
Assessments or premiums				
during first months of				
membership of which all				
or an extra percentage				
is used for charter mem-	*		40 abo 45	
bership fund			13, 172.45	
All other assessments or			010 071 07	
premiums			318, 374.35	
Dues and per capita tax		35, 289.46	84, 579.53	
Medical examiners' fees ac-				
tually received			1,661.00	
Other payments by mem-				
bers, viz.:			0.040.05	
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 Ex-				
press Co. overcharge		.50	.50	
Rent		130.00	130.00	
Refund disbanded arbor		.60	.60	
Refund Record Print-				
ing 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			ar >	
ritual		25.00	25.00	
Total income	\$2,348.25	\$47,600.17	\$446,173.17	\$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	\$300,230.97	
loans		323.92
Total disbursements	\$309, 230.97	\$323.92
Balance	\$60, 383.48	\$358,366.79

		Charter Membership Funds	Medical Fund	
Commissions and fees paid to and organizers		\$4,241.73		
Salaries of deputies and or salaries, \$14,365.71; expenses	rganizers;	25, 343.67		
Salaries of managers or as deputies or organizers	gents not	3,600.00		
Salaries and fees paid to suprical examiners	eme med-			
Prizes for securing new memi		962.76	1,661.00	
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 organ-			4 0/1 50	
izers			4, 241.78	
organizers; salaries,				
The second second because the second				
\$14,365.71; expenses,				
\$10,979.96			25, 848.67	
Salaries of managers or				
agents not deputies or				
organizers			8,600.00	
Salaries of officers and				
trustees		5,626.84	5, 626.84	
Secretary's policy fec	2,348.25		2,848.25	
Salaries of office employes		15,807.50	15,807.50	
Salaries and fees paid to supreme medical exam-				
iners			1,661.00	
Traveling and other ex-				
penses of officers, trus-				
tees and committees		777.82	777.82	
Insurance department fees.		150.45	150.45	
Advertising, printing and				
stationery		5,005.30	5,095.39	
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			55.	
meeting		1,249.88	1,249.88	
Appraiser's expense in ne-				
gotiating loans			328.92	
Other legal expenses		1,400.17	1,400.17	
Furniture and fixtures		321.85	821.85	
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	\$2,848.25	\$52,788.75	\$400, 446.05	\$400,446.
Balance		\$9,589.27	\$438,360.11	\$438, 360.

ANCIENT ORDER OF GLEANERS

.

Ledger Assets

Leager Assets		
Book value of real estate	61, 67 1 196	
	31,770,00	
Mortgage loans on real estate	1,200,00	
Book value of bonds and stocks.	81,715.75	
Deposited in banks		
Total ledger assets	*	438, 360, 11
Non-Ledger Assets		
· · · · · · · · · · · · · · · · · · ·		7,653.61
Interest due and accrued (mortgages)		35.20
Interest due and accrued (bonds)		
Unapportioned amount deposited to credit of local	3,350.78	
	8, 294.98	
Furniture and fixtures		
		12,275.76
	-	8 457,724.68
Gross assets		
Deduct Assets Not Admitted		
Other items, viz.:	8,924.98	
Furniture and uxtures	3, 350.78	
Unapportioned amount noted above	0,000.00	
		12,275.76
Total admitted assets		\$ 445,448.92
Linbilities		
Death claims reported but not adjusted \$	38,438.31	
		\$ 38,438.34
Total unpaid claims		1011.000.00
All other liabilities, viz.:	170.52	
Miscellaneous expense bills	110.00	
December commissions and salaries due or-	1,302.82	
ganizers	1,1002,00	
* * * * * * * * * * * * * * * * * * * *		1,473.34
TELEGRAPH CO.		\$ 39,911.68
Total liabilities		
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,		\$59, 171, 900.00
1912		

Business in Iowa During the Year		
Benefit certificates in force December 31, 4911, as per	Number	Amount
last statement	231	\$207,000,00
Benefit certificates written during the year	- 16	14,500,00
Totals	217	\$221,500,00
Deduct terminated or deceased during the year	4	3,5/0.00
Total benefit certificates in force December 31.	213	\$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

Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year	Number 45 1-4 350	Amount \$37,915.00 297,100.00
Totals	395 1-4	\$335,015.00
Claims paid during the year	341 2-3	287,751.27
Balance Saved by compromising or scaling down claims during	50 7 - 12	\$47,263.73
the year	******	8,825.39
Claims unpaid December 31, 1912.	50 7-12	\$38,438.34

Exhibit of Sick and Accident Claims

Total Claims

Claims incurred during the year	Number 1,094	Amount \$21,479.70
Totals	1,094	\$21,479.70
Claims paid during the year	1,694	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-1,208.

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,

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?

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.

Total

\$101,979,73

Home Office, Des Moines, Iowa.

		Rate-	
	Fund	Emergengy	Expens
Balance from previous year	\$34,859.49	Fund	Funds
provide year	904, 309, 49	\$64,913.19	\$2,207.0
	Income		
		Leve	el Rate —
Assessments or premiums du	nin - c - i	Mortuary Fund	Reserve
twelve months of member	ing nist		
which all or an extra perc	entage of		
used for expense	entage is	***	
All other assessments or pren		\$4,508.82	
		37, 585.33	
Net amount received fro	om mem-		
bers	*********	\$42, 184.15	
Interest from all other source	es	214.22	46.46
Total income		\$42,398.37	***
			\$46.46 Rate-
The state of the s		Beneficiary Fund	Emergency
Balance from previous year		\$34,859.49	\$64,913.19
Assessments or premiums dur	ing first		
twelve months of membe	rship of		
which all or an extra perce	ntage is		
used for expense		5,998.97	****
All other assessments or pren	niums	353, 118.49	
Net amount received fro	m mem-		
bers		\$359, 117, 46	
Interest on mortgage loans		,,	1,713.15
Interest from all other sources	8	827.24	782.56
			182.96
Total income		\$359,944.70	\$2,495.71
		Expense	11.7
Balance from previous year		Fund	Total
Certificate fees actually receive	ad	\$2,207.05	\$101,979.73
Assessments or premiums duri		766.60	766.60
twelve months of member	ng nrst		
which all or an extra percer			
used for expense		10,597.79	21, 195.58
used for expense		10,597.79	21, 195.58

ANCIENT ORDI	ER OF	UNITED	WORKMEN
--------------	-------	--------	---------

11

\$23,000.00

Non-	Ledger	ANNELL

HARMAN COMPANY COMPANY AND A SANCTOCK AND A SANCTOC		
Interest and rents due and accrued		3, 038,26
Assessments actually collected by subordinate lodges not yet turned over to grand lodge		32, 117.21
Total admitted assets	33-	\$ 199, 241, 76
Linbilitien		
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		2,010.56
Borrowed money, \$3,500.00; interest due or accrued		
on same, \$17.50		3,517.50
Reserve to protect level premium contracts		20,790.00
Total liabilities		\$ 49,318.06
Exhibit of Certificates	*	
Total Business of the Year-All in Io	wa	
	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement		\$24, 381, 000.00
Benefit certificates written during the year-		
Benefit certificates increased during the year		20,000.00
Totals	16,681	\$26,060,000.00
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, \$448,365.51.		
Exhibit of Death Claims		
Total Claims-All in Iowa		
Water and the state of the stat	Number	Amount
Claims unpaid December 31, 1911, as per last statement	12	\$24,000.00
Claims (face value) incurred during the year		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		

General Interrogatories

Claims unpaid December 31, 1912.....

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

Answer—Yes.

\$12,072.25	\$456,957.49	\$456,957.49
3,500.00	3,500.00	
	A Committee of the same	
- 17/3 6		(*)
50.88		
\$47,063.90		
	478.71	
35, 220, 80	35, 220, 80	
	390, 703.52	
Expense	Total	
	\$47,063.90 \$15,220.50 \$478.71 \$47,063.90 \$50.88 \$55.55 \$20.00 \$1,072.92 \$3,500.00	Fund Total 330, 703, 52 35, 220, 80 478.71 \$47,063.90 \$448, 365.51 1, 713.15 50.88 1, 930.30 355.55 20.00 1, 072.92 1, 572.92 3, 500.60 355.00

Disbursements

Death claims		Total \$342,000.00	
Death claims	Level Rate Mortuary Funds	Step Rate Beneficiary Funds	
Total benefits paid	\$12,500.00	\$329,500.00	
		Total	
Total death claims	*******	\$342,000.00	
Total benefits paid		\$342,000.00	
England analysis National Society	Expense Funds	Total	
and organizers	22, 176, 48	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	1,077.32	1.077.32	
Salaries of office employes	5, 194.55	5,194.55	
Traveling and other expenses of offi-	0, 134.00	0,101100	
cers, trustees and committees	1,013,63	1,013.63	
Insurance department fees	40.00	40.00	
Rent	1,160.60	1,160.00	
Advertising, printing and stationery	4,373.86	4,373.86	
Postage, express, telegraph and tele-	1,373.72	1.373.72	
	644.56	644.56	
Lodge suppliesOfficial 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	\$395,850.93
Balance		\$163,086.29	\$163, 086.29

Ledger Assets

Mortgage loans on real estate	3	94,300.00	
Deposited in trust companies and banks on interest		68,786.29	
	-		

Total ledger assets

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

Answer-162.

12

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

IOWA INSURANCE REPORT

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 81st last, been mathematically determed?

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?

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, \$849.95.

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.

BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY

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 \$731.24	Reserve Funds 218,697.24
Income		
Membership fees actually received Dues and per capita tax	\$293,818.35	19,049.77
Net amount received from mem- bers	\$203,818.35	\$19,049.77
stocks		9,950.83
Total income with balance from last year	\$294,049.59	\$242, 697 .84
Disability Funds	Expense Funds	Total
Balance from previous year \$1,805.80 Membership fees actually	\$9,480.60	\$225,604.97
received		\$293, 818.35
Dues and per capita tax \$2,983.27	\$11,885.43	38,919.47
Net amount received from members \$2,983.27	\$11,885.43	\$327,237.82

14 IOWA	INSURANC	E REPORT		
	Disability Fund	Expense Fund	Total	
Interest on bonds and divi-	2 424			
dends on stocks			9,950.83	
Interest from all other		292.75	292.75	
Sale of lodge supplies		94.95	94.95	
From all other sources,				
viz.:				
For certificates rewrit-		382.55	882.55	
For books		215.65	215.65	
Statutes and by-laws		31.50	31.50	
Matal Income with				
Total income with balance from last				
year	\$4,789.16	\$22,833.43	\$568,870.02	\$563,870.02
• 2000.00				
	Disburseme	nte		
	Dissuraciae	Moriuary	Reserve	
The sales of all and		Funds	Funds	
Death claims		\$287,000.00 876.20		
Loans to old members		475.00		*
Total benefits paid		\$287,851.20	ea ean an	
Bonds given for collection			\$6,600.00	
Total disbursements		\$287,851.20	\$6,600.00	
Balance		\$6,198.39	\$236,097.54	
	Disability	Expense	Motel.	
Death claims	Funds	Funds	Total \$287,000.00	
Sick and accident claims	\$2,100.00		2,100.00	
Returned to members			876.20	
Loans to old members		-4	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-		5,000.00	0,000101	
sation of committees		330.00	830,00	
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		601.20	001120	
and telephone		. 876.13	376.13	
Official publication		5,485.60	5, 435.60	
Legal expense in litigating		900 71	898.71	
Bonds given for collection.		398.71	6,600.00	
For schools and education.		325.00	325.00	
Donations and diverse		734.76	734.76	
Total disbursements.	2,100.00		\$ 12,624.12	\$309,175.32
T	,			

\$2,689.16

\$9,709.81

Ledger Assets			
Book value of bonds and stocks	234,523.18 20,171.52		
Total admitted assets		\$	254,604.70
		•	
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			7,207,250.00
Benefit certificates written during the year	1,283		881,500.00
Totals Deduct terminated or deceased during the year		•	8,038,750.00 643,500.00
			040,000.00
Total benefit certificates in force December 31.	24,926	\$ 1	7, 395, 250.00
Business in Iowa During the Year	Number		Amount
Benefit certificates in force December 31, 1911, as per			
Benefit certificates written during the year	955 44		31,000.00
Totals	990	*	672,860.00
Deduct terminated or deceased during the year	34	*	7,110.00
Total benefit certificates in force December 31,	965	8	665, 250,00
Received during the year from members in Iowa: Mortuary, \$11,726.53; reserve, \$504.81; disability, \$145 30; 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
TotalsClaims paid during the year	407 391	*	308,800.00 292,800.00
Balance	16	•	16,000.00
Claims unpaid December 31, 1912	16	<u> </u>	
Iowa Claims		,20	
Claims (face value) incurred during the year	Number 12		Amount 9,000.00
Totals	12		9, 000.00
Claims paid during the year	11	_	8,000.00
Balance		*	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?

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, \$6,165.25; 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, \$1,366.55½; disability, \$249.26; emergency or reserve, \$4,541.00; 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 21, 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 \$41, 416.73	Reserve Funds \$1,685,728.50	Expense Funds \$197,308.57	Total \$1,924,448,80	
Manufacture for a salus No.	Income	:			
Membership fees actually receivedAssessments or premiums			\$87,967.65	\$87,967.6 5	•
during first 12 months of membership of which all or an extra percent-					
age is used for expense	141,302.68		108, 386.41	249, 689.00	
premiums	1,280,015.93			1, 280, 015.98	
Dues and per capita tax Medical examiners' fees ac-		•••••	297,488.50	297,488.50	
tually received			4,824.00	4,824.00	
Total received from members	\$1,430,318.61		\$408,666.56	\$1,928,985.17	
to applicants and mem-			791.75	701.75	
Net amount received from members 2	\$1,430,318.61		\$497,874.81	\$1,928,193.42	

10					THE THE STATE OF T	19
	Mortuary Funds	Reserve Funds	Expense Funds	Total	Mortuary Reserve Expense Funds Funds Funds	Total
Interest on mortgage loans Interest on bonds and divi-		90,761.88		90,761.58	Furniture and fixtures 4,332.30 Taxes, repairs and other	4, 352.30
dends on stocks, \$5,272.01;					expenses on real estate 2,504.03	2,504.03
less refunds		5, 261 . 40		5,261.40	All other disbursements 45,017.28	45,017.28
Interest from all other						
sources			7,949.14	7,949.14	Total disbursements_ \$1,127,601.42 \$544,267.36	\$1,671,868.78
Gross rents from associa- tion's property, includ-					Balance \$70,837.22 \$190,883.26	\$2,316,771.96
ing \$6,000 for associa-						
tion's occupancy of its						
own buildings	******		7,299.00	7,299.00	Ledger Assets	
Sale of lodge supplies			15,513.27	15, 513.27	Deale walls of section	
From all other sources,					Book value of real estate \$ 77,713.32	
viz.:					Mortgage loans on real estate	
Surety bond fund			4,311.80	4, 311.80	Book value of bonds and stocks 89,640.01	
Shield advertising			4,899.03	4,890.03	Deposited in trust companies and banks on interest 426,329.92 Organizers' balances	
Total income	\$1,430,318.61	\$96,036.89	\$537,847.05	\$2,064,191.91		8 2,316,771.96
	Disburseme	nts				
	Mortuary	Reserve	Expense		Non-Ledger Annets	
	Funds	funds	Funds	Total	Interest and rents due and accrued	34, 378.86
Death claims	\$1,027,482.92			\$1,027,482.92	Market value of real estate over book value	959.98
Permanent disability claims	68,779.54			68, 779.51	Market value of bonds and stocks over book value	3, 176.05
Sick and accident claims	27, 238.96			27, 238, 96	Assessments actually collected by subordinate	0,110.00
Old age benefits	4,100.00			4, 100.00	lodges not yet turned over to supreme lodge	156,992.15
-					Office furniture and fixtures\$ 26,367.40	100,002.10
Total benefits paid	\$1,127,601.42			\$1,127,601.42	Lodge supplies (inventory) 10,532.92	
Commissions and fees paid	,-,,				Supply invoices unpaid, \$1,672.26; postage, \$1,293.92 2,966.18	
to deputies and organ-						
izers			277,578.78	277,578.78		39,866.50
Salaries of officers and					_	
trustees			28, 450.00	28,450.00	Gross assets	2,552,145.51
Salaries and other compen-						-//
sation of committees			2,955.00	2,955.00		
Salaries of office employes		*****	51,495.08	51,495.08	Deduct Assets Not Admitted	
Salaries and fees paid to						
supreme medical exam-					Balance due from organizers not secured by bonds. \$ 237.71	
iners			656.82	656.82	Office furniture and fixtures 26,367.40	
Salaries and fees paid to					Lodge supplies (inventory) 10,532.92	
subordinate medical ex-					Supply invoices unpaid, \$1,672.26; postage, \$1,293.92 2,966.18	
aminers			473.70	473.70		10 10/ 01
Traveling and other ex-						40, 104.21
penses of officers, trus-					Total admitted assets	90 510 011 01
tees and committees			9,002.87	9,002.87	Total admitted assets	\$2,512,041.30
Insurance department fees		*******	1,564.70	1,564.70		
Rent. including \$6,000.00 for		veca-antidi		-,	Liabilities	
association's occupancy						
of its own buildings			6,000.00	6,000.00	Death claims due and unpaid\$ 20,750.00	
Advertising, printing and			0,000.00	0,000.00	Death claims resisted 15,000.00	
stationery			39,005.86	39,005.86	Death claims reported but not adjusted	
Postage, express, telegraph			50,000.00	00,000.00	Present value of deferred death and disability	
and telephone			21,468.70	21,466.70	claims payable in installments, 4 per cent 16,235.83	
Lodge supplies			18,701.89	18,701.89		
Official publication			25,002.06	25,002.06	Total death claims	\$248,085.88
Legal expense in litigating			20,002.00	20,002.00	Permanent disability claims reported but not yet	
claims			5,811.42	5,811.42	adjusted\$ 31,690.15	
Other legal expenses			4, 228.87	4, 228.87	m-1-1	
Omer legal capenses			-, 220.01	1, 640.01	Total permanent disability claims	81,690.15

			10WA INSURANCE REPORT
		75.00	Sick and accident claims reported but not yet adjusted
75.00			Total sick and accident claims
279,850.98	\$	-	Total unpaid claims Salaries, rents, expenses, commissions, etc., due
15,770.54 8,490.05		×	or accrued
	\$	-	Total liabilities
			Exhibit of Certificates
			Total Business of the Year
Amount		Number	Benefit certificates in force December 31, 1911, as per
\$207, 931, 500.00 48, 449, 000.00 601, 000.00	4	151,095 40,835	Benefit certificates written during the year Benefit certificates increased during the year
\$256, 981, 500.00 \$2, 112, 500.00	\$25	191,930	Totals
32, 112, 300.00		20,680	Deduct terminated or deceased during the year
\$224,869,000.00	\$22	165, 244	Total benefit certificates in force December 31,
Amount	20	Number	Business in Iowa During the Year
\$47,674,500.00	\$4	83,958	Benefit certificates in force December 31, 1911, as per last statement
4, 149, 500.00 73, 000.00		3,309	Benefit certificates written during the year Benefit certificates increased during the year
\$51,897,000.00	\$5	37,267	Totals
2,985,500.00		2, 385	Dduct terminated or deceased during the year
\$18,911,500,00	\$1	04,883	Total benefit certificates in force December, 31
			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
Amount \$ 169,750.00	\$	Number 128	Claims unpaid December 31, 1911, as per last statement
1, 375, 572.63		1021	Claims (face value) incurred during the year
\$ 1,545,322.63		1,149	Totals
1,027,482.92			Claims paid during the year
\$ 517,839.71	\$	182	Balance Saved by compromising or scaling down claims during
			parea of comp
271,989.71 14,000.00			the yearClaims rejected during the year

Claims unpaid December 31, 1912_____

172 \$ 231,850.00

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	31	\$ 40,500.00
Claims (face value) incurred during the year	207	
Totals	241	
Claims paid during the year.	221	241,628.96
Balance	34	* ** *** **
Saved by compromising or scaling down claims during	20	\$ 72,921.04
the year		46,821.04
Claims rejected during the year	. 1	1,000.00
Claims unpaid December 31, 1912	19	\$ 25,100.00
2000mb01 34 1012.121.121.121.121.121.121.121.121.121		Ç 20, 100.00
Exhibit of Permanent Disability Clair	ms	
Total Claims	Marina la des	*
Claims unpaid December 31, 1911, as per last statement	Number 82	Amount \$56,215.15
Claims incurred during the year	200	126,080.40
	-4	<u> </u>
Claims paid during the year.	291 153	\$182, 295.55 -68, 779.54
- and the statement of	1 Cres	70,110.01
Balance	138	\$113,510.01
Saved by compromising or scaling down claims dur- ing the year	91	81,825.86
ing the year		61, 620.00
Claims unpaid December 31, 1912	47	\$31,690.15
Iowa Claims		
Claims unpaid December 31, 1911, as per last statement	Number 25	Amount \$19,090.15
Claims incurred during the year.	44	26,100.00
Totals	69	\$45,190.15
Claims paid during the year		18,398.27
Balance	32	\$26,791.88
Saved by compromising or scaling down claims dur-	00	10 101 50
ing the year	20	18, 101.73
Claims unpaid December 31, 1912	12	\$8,690.15
Exhibit of Sick and Accident Claims	4	
Total Claims	Number	Amount
Claim unpaid December 31, 1911, as per last statement	21	\$2,200.00
Claims incurred during the year.	368	83, 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	A amber	\$375.00
Claims incurred during the year	82	7,855.00
Totals	86	\$8,230.00
Claims paid during the year		8,230.00
A CONTRACT OF THE CONTRACT OF		

Exhibit of Old Age and Other Claim

Total Claims Claims incurred during the year	Number	Amount \$4,100.00
Totals Claims paid during the year	39 39	\$4,100.00 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-3443.

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, 360; 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 \$3,000 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, trusteee, 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, 1883.

Commenced Business May 24, 1883.

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

Balance From Previous Year

CATHOLIC ORDER OF FORESTERS

Income

incom:	C.		
All other assessments or premiums Certificate fees	Mortuary Funds \$1,554,473.78	Expense Funds \$111,884.73 6,841.00	Total \$1,666,358.51 6,841.06
Total received from members	\$1,554,473.78	\$118,725.73	\$1,673,199.51
Deduct payments returns to applicants and members	5000555	44.88	44.88
Net amount received from mem- bers	\$1,554,473.78	\$118,680.85	\$1,673,154.63
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 3576, \$10.00; by 1861, \$19.11 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

Death claims	Mortuary Funds \$1,436,202.08	Expense Funds	Total \$1,436,202.08
Commissions and fees paid to deputies			
and organizers	100 miles and 100 miles and 100 miles	6,914:49	
Salaries of deputies and organizers	*	257.25	
Salaries of officers and trustees		145.40	
Salaries of office employes.	تمريده شعت	22,693.76	
Traveling and other expenses of offi-	a seed a fi		
cers, trustees and committees		4, 227.39	*******
Auditors		814.50	w
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 tele-			
phone	~ ~ ~ ~ ~ ~ ~	4, 134.44	
Lodge supplies	***	5, 554.90	
Official publication		22, 116.93	
Accrued interest on bonds purchased	~ ~ ~ ~ ~ ~ ~ ~	2,540.05	
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		\$1,563,892.12	
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 Other ledger assets, viz.:	101,053.07	
Cash deposit prov. treas. P. O	5,000.00	
Bond deposit prov. treas. Manitoba	10,000.00	
AMERICAN CO.	COLUMN TOWNS TO SERVICE TO SERVIC	

Non-Ledger As	set
---------------	-----

Non-Ledger Assets		
Interest and rents due and accrued		45, 262, 43
Due subordinate courts\$	18,702.75	
Advertising account official journal	380.34	
Lodge supplies	3,900.00	
Furniture and fixtures	4,599.44	
		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	3,900,60	
Furniture and fixtures	4,599.04	
Advertising account	380.34	
s :		77, 148.57
Total admitted assets	-	\$ 8,002,201.66
Liabilities		
	v day ar	
Death claims due and unpaid	4,691.91	
Death claims resisted	14,500.00 163,750.00	
Total unpaid claims	ngar (amanan) galanggi ta ah a magganah ay a kar	\$ 182,941,91
Due relief fund		385.46
Total liabilities		\$ 183,827.97
Exhibit of Certificates		
Total Business of the Year		
Panest contiscator in force December 21 1011 or now	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement	140 905	disa sor oso oo
Benefit certificates written during the year.		\$153,591,250.00 8,081,750.00
Benefit certificates increased during the year	2	
-		
Totals		\$161,720,760,66
Deduct terminated or decreased during the year		9,857,760.00
Total benefit certificates in force December 31,		\$152,363,000.00
1011	110,028	\$198,565,000,00
Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement	5,858	
Benefit certificates written during the year	413	389,500.00
Benefit certificates increased during the year-		4,000.00
Totals		Carlotte and Carlotte and Carlotte
Deduct terminated or decreased during the year	478	468,000.00
Total benefit certificates in force December 31,	E 204	
Received during the year from members in Iowa:	5,793	\$5,974,500.60
Mortuary, \$65,012.51; expense, \$4,475.75; total, \$00,488.20.		

Exhibit of Death Claims

Total Claims Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year	Number 153 1.379	Amount \$170,658.57 1,456,750.00
Totals Claims paid during the year-	1,532 1,355	\$1,627,408.57 1,436,202.98
BalanceSaved by compromising or scaling down claims dur-	177	\$191,205.59
ing the year		3,263.68
Claims rejected during the year-	6	5,000.00
Claims unpaid December 31, 1912	. 171	\$182,941.91
Towns Clarke		

Towa Claima

Number 9	Amount \$8,310.00
37	41,500.00
46	\$49,810.00
40	42,810.00
6	\$7,000.00
6	\$7,000.00
	9 37 46 40

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?

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,

CATHOLIC ORDER OF FORESTERS

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-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-Yes.

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, \$129,202.45; 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, 165; 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 he 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
Incom	e	
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	
Promiums		
Total received from members	\$868,547.98	
Deduct payments returns to applicants		w 11.1
and members	313.05	
Net amount received from mem-		
bera	\$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 prop-		
erty		1,609.65
Interest on judgment erroneously		
charged in 1011	12.00	
Premium on bonds and mortgages		117.92 •
Readjustment book value real estate.		894.30
P43. 44. 3		
Total income consequences	n was a second	\$89,307.00
Relief- Fund		m-4-1
Balance from previous year \$945.68	Funds \$8,398.98	Total
Assessments or premiums		11 4 4 5 7 7 5
during first 12 months		
of which all or an extra		
percentage is used for		
expense	\$53,854.63	\$65, 135, 57
All other assessments or	. *** . *	194 eC 15
premiums 16,240.96	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	\$1 101 pro
members 5-1202055 \$10,340.90	\$242, 001.60	\$1,121,856.48

	Relief Fund	Expense Funds	Total
Deduct payments returns			
to applicants and mem-	47.00	38,39	898.44
bers	47.00	35.37	3557.12
Net amount received			
from members	\$10,293.90	\$242,920.21	\$1, 121, 458.04
Interest on mortgage loans			32,888.17
Interest on bonds and divi-			
dends on stocks			53, 159.77
Interest from all other			
sources	12.47	198.12	4,259.01
Gross rents from associa-			
tion's property	~~~~~~		1,609.65
Sale of lodge supplies		841.54	841.54
From all other sources,			
viz.:		25.2 42	nno da
Benefit certificate fees		876.60	876.60
Social certificate fees		365.00	365.00 42.50
Transfer card fees		42.50	42,00
Advertising official pub-		459.00	459.00
, lication		409.00	439.00
Interest on judgment			
erroneously charged			12.00
in 1911			12100
Premium on bonds and			117.92
mortgages			******
Readjustment book			. 894.30
value real estate			
Total income	\$10,366.37	\$245,711.97	\$1,216,983.50
	Disburseme	ents	
	Mortuary	Relief Fund	Total
5 4 34	Funds \$737, 632.30	runu	\$737,632.30
Death claims	2,500.00		2,500.00
Permanent disability claims Sick and accident claims	2, 333.00	\$11,166.49	11, 166, 49
Sick and accident claims.		· · · · · · · · · · · · · · · · · · ·	Salar Sa
Total benefits paid	\$740, 132.30	\$11, 166:49	\$751,298.79
Commissions and fees paid		81,617.16	81,617.16
deputies and organizers		81,011.10	31,011.10
Salaries of officers and	لك " تند شد ند كد مدرس ني	15,300.00	15,300.00
trustees	~ ~ ~ ~ ~ ~ ~ ~	10,000.00	
Other compensation of of- ficers and trustees, ex-			
pense and per diem six			
supreme directors		10,520.53	10,526,53
Salaries and other com-		-	*
pensation of committees		2,359.67	2,359.67
Salaries of office employes		19, 374.88	19,374.88
Salaries and fees paid to			
supreme medical exam-			
iners		3, 600,00	3,600.00
dileston and fooe neid to			

484.00

1,015.07

484.00

1,015.07

Salaries and fees paid to subordinate medical ex-

tees and committees

	COURT	OF	HON	OR
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	Mortuary	Relief			
Con sellerion and month to	Funds	Fund	Total		
For collection and remit- tance 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	4.405-44	2, 210100	.,		
association's occupancy					
of its own buildings		1,609.65	1,609.65		
Advertising, printing and		1,0000	-,		
stationery	~~~~	10,531.80	10,531.80		
Postage, express, telegraph	Marin Marin Co. Marin and paper had	10,001100	,		
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	W # 2 6 4 6 6 6 6	0,000			
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		-,	oslication (
expenses on real estate		1,057.46	1,057.46		
All other disbursements	0-0-1	7,198.48	7, 198.48		*
All other dispursements		1,100.10			***************************************
Total disbursements		\$985,475.19	\$985, 475.19		\$985,475.19
Balance		\$2,149,689.60	\$2,149,689.60	\$2	2, 149, 689.60
				2 2	
	Ledger A	ssets			
			10 002 00		
Book value of real estate.			40,663.99		
Mortgage loans on real esta-	te		842,600.00 1,136,212.70		
Book value of bonds			130, 212.91		
Deposited in trust companies	and banks	on interest	150, 212.51		
Total ledger assets	33000			3	2,149,689.69
Total ledger assets					
	Non-Ledger	Assets			
w i was a sente due one				\$	36,035.64
Interest and rents due and	accrued			\$	36,035.64 9,336.01
are that walno of real estate	over book	value		\$	
Market value of real estate	stocks over	book value		\$	9,336.01
Market value of real estate	stocks over lected by	book value subordinate		\$	9,336.01
Market value of real estate	stocks over lected by	book value subordinate	_	\$	9,336.01 10,008.63
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov	stocks over lected by fer to supre	book value subordinate me lodge	_		9,336.01 10,008.63
Market value of real estate Market value of bonds and	stocks over lected by fer to supre	book value subordinate me lodge	-		9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov	stocks over lected by fer to supre	book value subordinate me lodge	-		9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset	stocks over lected by ver to supre	book value subordinate me lodge	-	\$	9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset	stocks over lected by ver to supre	book value subordinate me lodge	-	\$	9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset	stocks over lected by ver to supre	book value subordinate me lodge	-	\$	9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but	stocks over lected by ver to supre Liabili	book value subordinate me lodge	\$ 30,362.92 58,142.85	\$	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but	stocks over lected by ver to supre s	book value subordinate me lodge	\$ 30,362.92 58,142.85	*	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but	stocks over lected by ver to supre s	book value subordinate me lodge	\$ 30,362.92 58,142.85	*	9, 336.01 10, 008.63 93, 584.98
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims	stocks over lected by ver to supress Liability not adjustes resisted	book value subordinate me lodge	\$ 30,362.92 58,142.85 \$ 250.00	*	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims	stocks over lected by ver to supress Liability of a distribution of adjustes a resisted	book value subordinate me lodge	\$ 30,362.92 58,142.85 \$ 250.00	*	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86 88, 505, 14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disa	stocks over lected by ver to supress Liability calification of adjusted and adjust	book value subordinate me lodge	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	*	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86 88, 505, 14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disa Sick and accident claims resisted	stocks over lected by ver to supress Liability not adjusted ability clair resisted but	book value subordinate me lodge ties	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336, 01 10, 008, 63 93, 584, 98 2, 298, 654, 86 88, 505, 14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disability claims	stocks over lected by ver to supress Liability not adjusted ability clair resisted but	book value subordinate me lodge ties	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336, 01 10, 008, 63 93, 584, 98 2, 298, 654, 86 88, 505, 14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disability claims Sick and accident claims resisted accident claims resisted resisted and accident claims resisted accident claims resisted and accident claims resisted accident a	stocks over lected by ver to supress Liability and adjusted ability clair esisted by the supress of the supres	book value subordinate me lodge ties not yet ad-	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 86 88, 505, 14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disa Sick and accident claims	stocks over lected by ver to supress Liability and adjusted ability clair esisted by the supress of the supres	book value subordinate me lodge ties not yet ad-	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336.01 10,008.63 93,584.98 2,298,654.86 88,505.14
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disa Sick and accident claims r justed Total sick and accident	stocks over lected by ver to supress Liability not adjusted ability clair esisted but lent claims.	ties not yet ad-	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 96 88, 505, 14 256, 00
Market value of real estate Market value of bonds and Assessments actually coll lodges not yet turned ov Total admitted asset Death claims resisted Death claims reported but Total death claims Permanent disability claims Total permanent disability claims Sick and accident claims resisted accident	stocks over lected by ver to supress Liability not adjusted ability clair esisted but lent claims.	ties not yet ad-	\$ 30,362.92 58,142.85 \$ 250.00 \$ 404.91	\$	9, 336, 61 10, 008, 63 93, 584, 98 2, 298, 654, 96 88, 505, 14 256, 00

Advance assessments All other liabilities, viz.:		1,346.43
Recorder's compensation for December, 1912	_	8, 450.05
Total liabilities	5	\$ 04,278.84
Exhibit of Certificates		
Total Business of the Year		
Paraet contiguates in force December 10 100	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		9,411,590.00
Benefit certificates increased during the year-		62,500.00
Flotal	*a 000	002 001 00F 00
Totals Deduct terminated or decreased during the year.	76, 833 S, 202	\$91,361,625.00 8,285,250.00
Deduct terminated of decreased during the year-	8,202	8, 280, 230.00
Total benefit certificates in force December 31,	68,631	\$83,126,875.00
Business in Iowa During the Year	i.	
Benefit certificates in force December 31, 1911, as per		
last statement	\$5, 352	6,707,750.00
Benefit certificates written during the year		•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,		
Received during the year from members in Iowa:	5,578	\$6,896,000.00
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	
Totals	653	\$850, 612,29
Claims paid during the year.	583	787, 682.80
Balance	70	\$112,979.09
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	
Claims unpaid December 31, 1911, as per last statement	Number	Amount \$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	68, 478.68
Balance	5	\$8,526.92
Saved by compromising or scaling down claims during	•	
the year	1	1,026.32
Claims unpaid December 31, 1912	5	\$7,500.00

COURT OF HONOR

Exhibit of Permanent Disability Claims

Total Claims.

Claims unpaid December 31, 1911, as per last statement Claims incurred during the year.	Number 1 6	Amount \$250.00 (2,530.0)
Totals Claims paid during the year	7 6	\$2,750.00 2,500.00
Balance	1	\$250.00
Claims unpaid December 31, 1912	1.	\$250.00

Exhibit of Sick and Accident Claims

Total Claims.

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

Iowa Claims	mber	Amount
Claims unpaid December 31, 1911, as per last statement Claims incurred during the year		
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?

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

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, III.

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,

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, 563; 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 keep-

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.

3

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

Balance from previous year	Benefit Funds \$97,019.75	Emergency Funds \$533,934.30	General Funds \$10,566.99	Total \$621,287.00
*	Income		1 ×	
Membership fees actually	income	,		
received	and the six six con and cap		\$3,087.55	\$3,087.56
Assessments or premiums			1 1 1 1 1 1 1	90,001.00
during first months of		7 3 3 4 4 4		
membership of which		E E		
all or an extra percent-	2 3 4			gi ²
age 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	- character out of the contract of the contrac		The state of the s	
from members	\$441,653.27	\$29,443,73	drie and m	Mark sub-
Interest on bank deposits	2.335.22	8,704,21	\$145,080.71	\$616, 177.71
Interest on gov. bonds		785.00	~~~~	11,099.43 785.00
Interest on municipal		4	* * * * * * * *	180 : (8)
bonds	****	5, 885, 15		5,885,15
Gross rents from associa-				11, 17(31), 213
tion's property		3,671.00		3,671.00
Sale of lodge supplies	*****		1,692.00	1,692.00
Council bonds	the tar and and only due tops		423.48	423.48
Miscellaneous	·	*	7.76	7.76
Total Income	\$143,988.49	\$48, 549.09	\$147, 203, 95	\$639, 741.53
	Disburseme	nts		
	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 Commissions and fees paid to deputies and organ-	\$493,748.15	and the second s	* * * * * * * *	\$498,748.15
izers	* *****	* * * * * * * * *	66,743.14	66,743.14
organizers			37,785.63	37,785.63

	TILL TILL	11000011111		~,45
	Benefit Funds	Emergency Funds	General Funds	Total
Salaries of officers		* *** ** * * * *	9,200.00	9,200,00
Salaries and other compen-				
sation of committees		* * * * * * * * * *	3,016.00	3,016.00
Salaries of office employes			10,662.47	10,663.47
Salaries and fees paid to				
supreme medical exam-			4 140 100	£ 110 × 60
Salaries and fees paid to	* * * * * * * *	5 S S S S S S	4,067,66	4,767,66
subordinate medical ex-				
aminers	* * * * * * *		11, 263, 10	11,203,40
Traveling and other ex-	- 2 - 3 - 4 - 4		,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
penses of officers, trus-				
tees and committees	****		1,363.78	1,363,78
Insurance department fees		*****	1,450,82	1,450.82
Advertising, printing and				
stationery			6,560,31	6,500,31
Postage, express, telegraph				
and telephone			3,204.70	3,204.70 .
Lodge supplies			3,004.57	3,004.57
Official publication	** ** ** ** ** ** **	****	6,395.88	6, 395, 88
Expense of supreme lodge			han the same	 10
meeting		and approximate to the state of	53.00	58.00
Legal expense in litigating			910 45	010 (*
Charles	and the second second second	~ - 4 4 - 2 2 2	318,45 304,69	318.45 801.69
Other legal expenses Furniture and fixtures		did not be not not not as or	181.04	181.04
Taxes, repairs and other		***********	101,114	101,101
expenses on real estate		2,934.00		2.934.09
Loss on sale or maturity				2,101100
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	\$176,696.58	\$082,085.66
Balance	\$43,160.09	\$575,842,46	\$40,059.62	\$578,942.08
	Ledger As	Pote	* 1 470, 513-390	
			2. 92. 0.	
Book value of real estate			58, 987.70	
Book value of bonds and sto Deposited in trust companies		an Interest	146,569.47 369,225.10	
Cash in association's office			305, 225.10	
banks (not on interest),			4, 160,60	
	7/	Propher SAME TORSE	and a transfer of the control of the special transfer.	
Total ledger assets			\$	578,912.03
T .	on-Ledger	Assets		
Interest and rents due and				3,869.76
Assessments actually colle				
lodges but not yet turned				53,760.26
Cash on hand with gener F. A. A. building fund				299.01
Gross assets		5 C	\$. 636, 876.06
Deduc	et Assets No	t Admitted		
Book value of bonds and sto	cks over ma	rket value		800.47
Total admitted assets	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		*	636,010.49

Liabilities

Death	claims	due and	unpaid		\$ 2,000.00		
Death	claims	reported	but not	adjusted	41,500.00		
				-	and the company of th		
,	Total li	abilitles	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~			S	43,500.00

Exhibit of Certificates

Total Business of the Year

Total Tantacon of End Total		89
940	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	5,700	7, 380, 750.00
Total benefit certificates in force December 31,	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 in force December 31, 1911, as per last statement Benefit certificates written during the year Benefit certificates increased during the year	1, 329 225	\$1,553,500.00 273,500.00 6,000.00
Totals Deduct terminated or decreased during the year	1,554 218	\$1,883,000.00 260,000.00
Total henefit certificates in force December 31.	1	

	10.10	00000		9.5	20	The property of the second
Received	during	the year	from n	iembers	in	Iowa:
Benefi	t, \$12,7	11.40; er	nergency	, \$847.4	2;	general,
\$4.0	79.01: to	tal, \$17.68	37.83.			

Exhibit of Death Claims

1.336 \$1,573,000.00

Total Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	30	\$18,500,00
Claims (face value) incurred during the year	332	451,600.00
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 dur- ing the year		20,550.85
Cinims 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 dur- ing the year		350.00
Claims unpaid December 31, 1912	1	\$1,000.CO

Exhibit of Permanent Disability Cinims

Total Claims

Claims incurred during the year	Number 171	Amount \$59,690.00
Totals	171	\$59,699.00
Claims paid during the year	171	59,699.00
Iowa Claims		
	Number	Amount
Claims incurred during the year	1	\$400.00
Totals	i	\$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

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

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, usd for expenses?

Answer-No.

Is any portion of assessments paid by new members used for expenses? Answer-Yes.

FRATERNAL BANKERS RESERVE SOCIETY

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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. 10; 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	Mertuary Funds \$933.01	Reserve Funds \$43,665.27	Expense Funds \$000.78	Total \$15, 490.06
	Income			
Membership fees actually received Assessments or premiums during first 12 months			\$299.95	\$209,95
of membership of which all or an extra percent- age is used for expense	\$4,820.75		10, 462.13	15, 282.88
All other assessments or premiums	46,082.82	and the second s	22,324.65	68, 407.47
Net income received from members Interest on mortgage loans Interest from all other sources Sale of lodge supplies Total income	\$50, 903.57 \$50, 903.57	90.00	\$83, 686.73 241.61 \$33, 328.94	\$83, 990.30 1,705.00 90.00 241.61 \$86, 926.91
	Disburseme	nts		
Death claims Permanent disability claims Sick and accident claims	Mortuary Funds \$49, 270.79 1, 175.78 1, 890.75	Reserve Funds	· • • • • • • • • • • • • • • • • • • •	Total \$49,270.79 1,175.78 1,800.75
Total benefits paid	\$52, 247.32		and the supplemental form of the supplemental	\$52, 247.82
Commissions and fees paid to deputies and organ- izers	د شد مدد د د د د د د د د د د د د د د د د		12,957.72	
organizers Salaries of managers or agents not deputies or organizers			1,200:00	ं ें चेच्च क्रम क्रम के

and the second s	S W		
TOTO A PRITATO ST A T	TO A STYPYTED OF	TO THE TOTAL STREET	CONTRACT
FRATERNAL	BANKERS	RESERVE	SURFIELD

Liabilities

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			-	
	Mortuary Funds	Reserve Funds	Exrense Funds	Total
Salaries of officers and				
trustees			3,600.00	
Other compensation of of- ficers and trustees			210000	
Salaries of office employes		******	221.00	******
Salaries and fees paid to	~ ~ ~ ~ ~ ~ ~ ~		3,616.90	
supreme medical exam-				
iners			1,200,00	
Salaries and fees paid to			1,227.00	
subordinate medical ex-				
aminers	~	~~~~~~	1,326.40	
Traveling and other ex-				
penses of officers, trus- tees and committees				
Insurance department fees			2,399.11	
Rent, including associa-	*****		189.90	
tion's occupancy of its				
own buildings	******		900.00	
Advertising, printing and	200 D D D D D D D D D D D D D D D D D D		0.0.00	
stationery			444.63	
Postage, express, telegraph				
and telephone		_ ~ ~ ~ ~ ~ ~	565.41	
Lodge supplies	and the second are the time		200.72	~~~~~~
Official publication			1,027.73	*****
meeting			3 000 00	*
Legal expense in litigating			1,028.22	*******
claims			187,00	
Furniture and fixtures	******		122.95	
All other disbursements			1,883.39	
Total disbursements_			\$86,317.50	*****
Balance			\$15, 203.17	
			7.0, 473.11	
	Ledger Ass	ets		
Mortgage loans on real estat	· ·	ę		
Cash in association's office,			99 950 00	
banks (not on interest),	\$2.642.89: den	osited in	32, 250.00	
	\$2,642.89; dep \$3,479.60	osited in		
Organizers' balances	\$3,479.60	osited in	32, 250.00 6, 122, 49 6, 172, 30	
Organizers' balances Other ledger assets, viz.:	\$3,479.60	osited in	6,122.49 6,172.30	
Organizers' balances	\$3,479.60	osited in	6,122.49	
Organizers' balances Other ledger assets, viz.:	\$3,479.60	osited in	6,122.49 6,172.30	45, 208. 47
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets	\$3,479.60	osited in	6,122.49 6,172.30 663.68	45, 208. 47
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets	\$3,479.60	osited in	6,122.49 6,172.30 663.68	45, 208. 47
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac	\$3,479.60	osited in	6,122.49 6,172.30 663.68	45, 208. 47 1, 234.40
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle	\$3,479.60 retarles Von-Ledger A cerued cted by su	osited in	6,122.49 6,172.30 663.68	
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned	\$3,479.60 retaries Von-Ledger A cerued cted by su over to supre	ussets bordinate	6,122.49 6,172.30 663.68	
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle	\$3,479.60 retaries Von-Ledger A cerued cted by su over to supre	ussets bordinate	6,122.49 6,172.30 663.68	1,234.40
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned	\$3,479.60	ssets bordinate	6,122.49 6,172.30 663.68	1, 234.40 7, 162.85
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets	\$3,479.60	ssets bordinate	6,122.49 6,172.30 663.68	1, 234.40 7, 162.85 1, 500.00
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets	\$3,479.60	ssets bordinate	6,122.49 6,172.30 663.68	1, 234.40 7, 162.85 1, 500.00
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets Deduct Balance due from organizers	\$3,479.60 retarles von-Ledger A cerued cted by su over to supre	ssets bordinate me lodge Admitted y bonds. \$	6,122.49 6,172.30 663.68	1, 234.40 7, 162.85 1, 500.00
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets Deduc	\$3,479.60 retarles von-Ledger A cerued cted by su over to supre	ssets bordinate me lodge Admitted y bonds. \$	6,122.49 6,172.30 663.68 \$	1, 234.40 7, 162.85 1, 500.00
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets Deduct Balance due from organizers	\$3,479.60 retarles von-Ledger A cerued cted by su over to supre	ssets bordinate me lodge Admitted y bonds. \$	6,122.49 6,172.30 663.68 \$	1, 234.40 7, 162.85 1, 500.00
Organizers' balances Other ledger assets, viz.: Due from local lodge sec Total ledger assets Interest and rents due and ac Assessments actually colle lodges and not yet turned Furniture and supplies Gross assets Deduct Balance due from organizers	\$3,479.60 retarles von-Ledger A cerued cted by su over to supre	ssets bordinate eme lodge Admitted y bonds\$	6,122.49 6,172.30 663.68 \$	1, 234.40 7, 162.85 1, 500.00 55, 105.72

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		ds v. 180 00
Permanent disability claims adjusted not yet due\$	\$85.90	\$ 14,220.80
Termanent disability chains adjusted not yet due te	000.00	
Total permanent disability claims		\$ 885.90
Sick and accident claims adjusted and not yet due		97.05
	40	
Total unpaid claims		\$ 15,203.75
Promotion fund	144	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	Number	Amount
last statement	7,261	\$9,550,700.00
Benefit certificates written during the year	1,377	1, 386, 900.00
	<u> </u>	
Totals	100 100	\$10,937,600.00
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		
business in lowar during the rear	Number	Amount
Benefit certificates in force December 31, 1911, as per		mount
last statement	4,986	\$6, 233, 700.00
Benefit certificates written during the year.	472	493,400.00
Totals		
	* 100,000	\$6,727,100.00
Deduct terminated or decreased during the year	552	566, 900.00
Total benefit certificates in force December 31,		
1912	4,906	\$6, 160, 200.00
Received during the year from members in Iowa:		
Mortuary, \$37,878.67; expense, \$19,512.69; total, \$57,391.38		
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	The same of the sa
-		
Balance	20	\$19,048.65
Saved by compromising or scaling down claims dur-		الموصات الد
ing the year		342.25
Claims rejected during the year	4	4, 485.60
Claims unpaid December 31, 1912.	16	\$14,220.80

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Iowa Claims

Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year	Number 4 50	Amount \$4,165.50 45,286.34
Totals Claims paid during the year		\$49,451.84 38,279.84
Balance		\$11, 172.00
Saved by compromising or scaling down claims dur- ing the year	-4	342.25 942.60
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		2,498.78
Totals	G	
Claims paid during the year.		1,175.78
Balance		\$1,752.25
Claims withdrawn	2	866.35
Claims unpaid December 31, 1912		\$885.90
Iowa Claims	Mumban	Amount
Claims incurred during the year	Number 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

Claims incurred during the year	Number 18	Amount \$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 \$10,848.82	• Reserve Funds \$16,278.15	
	Income	:		
All other assessments or pren	miums	\$38, 324.65		
Net amount received fr bers Interest on mortgage loans		\$38, 324,65	743.61	
Interest on bonds and divi		<u> </u>	225.00	
Interest from all other source deposits	220	845.74	74.65	
Total income		\$38,670.39	\$1,043.26	.1
	General Fund	Expense Fund	Total	×
Balance from previous year All other assessments or	\$2,870.02		\$29, 997.59	
Dues and per capita tax	4, 162.54	\$3,613.09	\$41,237.74 4,162.54	
Net amount received		and the second s	er of tarent management and management of the	
from members	\$4,162.54	\$3,013.19	\$45,500.28	
Interest on mortgage loans Interest on bonds and divi-		and the second second second	743.61	
dends on stocks	*****	~~~~~~	225.00	
sources, bank deposits	15.96	33.33	469.68	
Sale of lodge supplies	221.55		221.55	
Charter fees, premium on subordinate lodge	¥.		V	
surety bonds	166.54		166.54	
Benefit certificate fees	63.00	فيوليونو	63.00	
Borrowed from banks	1,600.00		1,600.00	
Total income	\$ 6, 229.59	\$3,046.42	\$48, 989.60	\$48,089.66

	Disbursemen	nts		
	Mortuary Funds	Reserve Funds	General Fund	Total
Death claims	\$14,000.00			\$14,000.00
Commissions and fees paid				•
to members	بند من اند اید اید من مر	سر بن بن بن بن بن شر س	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	******		788.70	788.70
Traveling and other ex-				Note the second
penses of officers			3,277.22	3, 277.22
Insurance department fees			25.00	25.00
Rent			190.00	190,00
Advertising, printing and				
stationery	and the service of the service	0.200023.4	161.50	161.50
Postage, express, telegraph				
and telephone	~~~~~~		328,06	328.00
Lodge supplies	*****		513.44	513.44
Official publication			550.00	550.00
Expense of grand lodge				
meeting		To see the see up the see see	1,144.83	1,144.83
Other legal expense, salary				
expense legal advisor			53.60	53.60
Furniture and fixtures, of-				
fice supplies			77.13	77.13
Per capita tax sup. lodge			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 Ass	sets		
Montosco lonno en esta est	3 4 4	4	50 000 50	
Mortgage loans on real esta Loan secured by pledge of h			28,000.00	
LIVAR SECURED BY DIEDER OF I	111111111111111111111111111111111111111		5 000 00	

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	
	<u> </u>	
Total ledger assets	\$	53, 149.3

Non-Ledger Assets

Interest and rents due and accrued	848.96
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

Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Benefit certificates increased during the year		\$2,788,500.00 217,000.00 7,000.00
Totals		\$8,010,500.00 376,500.00
Total benefit certificates in force December 31, 1912 Received during the year from members in Iowa: Mortuary, \$38,324.65; expense, \$3,013.09; total, \$41,377.74.	2, 855	\$2,633,000.00

Exhibit of Death Claims

Total Claims

Claims (face value) incurred during the year		Amount \$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.

THE HOMESTEADERS

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 \$5,600.00 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 \$36, 583, 41	Reserve Funds \$60,060.00	Reserve Funds \$1, 356.47	Total \$97,900.88
	Income			
Membership fees actually received, certificate fees Assessments or premiums during first 12 months	*********	W-555.	\$6, 383, do	6, 383,00
of membership of which all or an extra per- centage is used for ex-		E .		27
pense	\$15,815.74		47,447.28	63, 263.02
All other assessments or premiums	158, 421.92		30, 605.49 108.90	198,027.41 108.90
Medical examiners' fees actually received		we get our norther and 42 mil	5.00	5.00
Extension fund fee		ي ڏيو جو يو مد جو	12,160.00	12, 160.00
Total received from members Deduct payments returns	\$174, 237.66	and the second s	\$105,700.67	\$279, 947,83
to applicants and mem-	s.c. 2.s.s.s	# - # - # - # - # - # - # - # - # - # - #	384.60	384.60
Net amount received				
from members	\$174,237.66		\$105,325.07	\$270,502.73
Interests on mortgage loans		\$1,917.94	မိုင်တများသည်သည်	\$1,917.94
Interest from all other		* ***		a eno ha
sources		1,590.76	1 000 01	1,590.70
Sale of lodge supplies			1,009.64	1,009.04
Miscellaneous income			2,768.58	2,708.58
Total Income	\$174, 237.66	\$3,508.70	\$109, 103.29	\$286,849.05

Disbursements

Death claims Permanent disability claims Accident claims	Mortuary Funds \$106,847.69 390.29 6,198.16	Reserve Funds	Expense Funds	Total \$106,847.09 390.29 6,198.16
Total benefits paid Commissions and fees paid	\$113,435.54			\$113, 435.54
to deputies and organ-				
izers		Wilder over and rap, any and gare.	48,634.45	48,634.45
Salaries of deputies and				
organizers	** ** ** ** ** ** **		5, 209.53	5, 209.53
Salaries of managers or				
agents not deputies or organizers				
Salaries or officers and			2,631.95	2,631.95
trustees	~ ~ ~ ~ ~ ~ ~ ~ ~		0 *40 04	0 500 00
Salaries and other compen-	× × × × × × ×	~ ~ ~ ~ ~ ~ ~ ~	8,569.00	8,569.04
sation of committees	~ ~ ~ ~ ~ ~ ~ ~ ~ .		565.00	565,00
Salaries of office employees	PT 100 No. 100 PT 15 No. 10		9,090,52	9,000,52
Salaries and fees paid to subordinate medical ex-				
aminers	C	8 85 8 4	5.00	5.00
Traveling and other ex-				
penses of officers, trus- tees and committees				
Insurance department fees	~~~~~~		1,699,90	1,699.90
Rent	~ ~ ~ ~ ~ ~ ~ ~ ~		727.00	727.00
Advertising, printing and stationery			1,800.00 3,684.54	1,800.00
Postage, express, telegraph			15, 054.54	3,681.54
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 Legal expense of litigating	~~-~~~~	~ ~ ~ ~ ~ ~ ~ ~ ~	976.27	976.27
claims				
Other legal expenses				902.00
All other disbursements		161.33	21,663,54	648.30 21,824.80
-interest			21,100,01	21,024.00
Total disbursements.	\$113, 435.54	\$161.33	\$114,301.66	\$227,898.53
Balance after trans- fer	they made we	******************		
tor	\$51, 297.75	\$103, 407.37	82, 245.SS	\$156,951.00
	Ledger Ass	,,		
Mortgage loans on real esta-	te	8	90,600.00	
Deposited in trust companies	and banks o	n interest	49,972.27	
Cash in association's office,	\$873.90; der	osited in		
banks (not on luterest),	\$24,504.83		25,378.73	
Total ledger assets	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		\$	150 057 00
	on-Ledger A			156, 951, 00
Interest and rents due and acc Assessments actually collect	crued	houlte	\$	2,355.25
lodges not yet turned over	to supreme	ooramate ladae		
	- Juapi cili	rouge		27,500,00

	4	
All other assets, viz.:		
Organizers balance	2, (44), (8)	į
Furniture and fixtures	4, 469.04	
Stationery and supplies	2,352.00	į.
Due from homesteads on account	\$10.87	
	The sale and strength of the sale and	9, 631.91
Gross assets		\$ 190, 438.10
Deduct Assets Not Admitted		
	Se color pul	
Balance due from organizers not secured by bonds \$ Furniture and fixtures	2,490,00 4,469.04	
Stationery and supplies	2, 352.00	
Due from homesteads on accounts.	810.87	
wither		
		9, 831.01
Total admitted assets		\$ 186,806.25
Linbilities		
Death claims resisted \$	7,502.66	
Death claims reported but not adjusted	30, 365,00	
Total death claims		\$ 37,927.75
Sick and accident claims reported but not yet ad-		
justed \$	199.73	
Total sick and accident claims	the same the same of the same same and the same same same same same same same sam	199.73
Total unpaid claims		8 28, 127, 48
Salaries, rents, expenses, commissions, etc., due		A 200-1 4 20 4 1 20 5
or accrued		3, 9GI .29
Total Habilities		\$ 42,088.77
Exhibit of Certificates		
Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per	***	
last statement Benefit certificates written during the year		\$21,330,500.00
Benefit certificates increased during the year		11,738,500.00 139,500.00
Totals		
As a contract of the contract		\$33, 214, 500.00
Deduct terminated or decreased during the year	9, 200	6,753,000.00
Total benefit certificates in force December 31,	is on the dead	*** *** ***
1912	18, 760	\$26, 461, 536,00
Business in Iowa During the Year	Number	Amount
Benefit certificatés in force December 31, 1911, as per		**********
last statement	6,557	
Benefit certificates written during the year		1,969,500.00
Benefit certificates received by transfer		79,500.00
Benefit certificates increased during the year	شيئه ساجه سينه حسند جدست	48,500.00
Totals		\$10, 426, 500.00
Deduct terminated or decreased during the year	نسوست وستنسب وسسود	1,091,000.00
Total benefit certificates in force December 31,		An one en
Received during the year from members in Iowa:	7, 245	\$9,335,500,00
Mortuary, \$74,637.18; expense, \$33,025.20; total,	***	
\$107,662.38.		
4		20

THE HOMESTEADERS

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 3, 1901, as per last statement	*	\$9, 147, 62
Claims unpaid December 31, 1913, as I	125	136, 987, 94
Totals	183	\$146,735.56
Claims paid during the year.	100	106,847.09
Dalance	:22	\$39,288,17
Saved by compromising or scaling down claims during		586,00
the year Claims rejected during the year.	1	774.72
Claims unpaid December 3i, 1d2		\$27,927.75
Iowa Claims		
	Number	Amount
Claims unpaid December 21, 1911, as per last statement	2	\$2,054.30
Claims (face value) incurred during the year	11	41,304.39
Totals	46	\$13,358.60
Claims paid during the year	39	36,700.02
Claims unpaid December 31, 1912		\$6,658.67

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$390.29
Claims incurred during the year	1	390.20
Claims incurred during		
Totals	1	\$390,20

Exhibit of Accident Claim

Total Claims	Number	Amount
Claims unpaid December 31, 1911, as per last statement	1	\$139,58
Claims incurred during the year	**	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		
	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?

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-Quadrennially,

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 Abl. 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,

Is 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-Howa 137, Kansas 26, North Dakota 23, Texas 139, 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, Idaha 3, Nevada 1, Arizona, Wyoming, Arkansas 4, West Virginia.

2,049 \$3,293,600.00

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

Balance from previous year\$	Mortuary Funds 2,788.16	Expense Funds \$463.78	Total \$3,252.24
Income			
Assessments or premiums during first nine months of membership of which all or an extra percentage is used for expense All other assessments or premiums Dues and per capita tax	\$423.10 71,400.05	8, 209, 60	\$423.10 71,400.05 8,269.60
Net amount received from mem- bers Sale of lodge supplies	71,823,15	\$8,269.60 115.45	\$80,092.75 115.45
Total income	\$71,823,15	\$8,383.05	\$80,208.20
Total including balance from previous year	\$74,611.61	\$8,848.83	\$83,460.44

ath claims mmissions and fees paid to deputies and organizers			
mmissions and fees paid to deputies	Mortuary Funds	Expense Funds	Total
	\$71,672.00		\$71,672.00
and organizers			
		49.00	49.0
larles of deputies and organizers		4,827.04	4,827.0
laries of officers and trustees		9.450.00	2, 450.00
aveling and other expenses of offi-		areas will	0.00
cers, trustees and committees		107.93	107.9
surance department fees		25.00	25.00
nt including association's occupancy		130.00	100 à
of its own buildings		420.00 73.20	420.0 78.9
vertising, printing and stationery stage, express, telegraph and tele-	and and yell that may the out the	14.50	13.2
phone		315.89	315.8
dge supplies		78.60	78.6
icial publication		525.03	525.0
pense of supreme lodge meeting		38.40	38.40
other disbursements	*******	49.10	49:10
		the same of the sa	Training to a service
Total disbursements	\$71,672.00	\$8,900.17	\$80,632.1
Balance	\$2,516.51	\$311.76	\$2,828.2
Total ledger assets		3	2,828.2
Non-Ledger As	sets		
sessments actually collected by sub	ordinate		
lodges not yet turned over to supreme			5, 985.2
and lodge dues	are for the the case my may up one the		689.1
Gross assets	4 4		9,502.6
Gross assets	to any art to gain you want the	,	9 9,302.0
Liabilities			
*		,	
ath claims due and unpaid		13,569.65	
ath claims reported but not adjusted		75,896.20	
Total death claims			89,405.8
A VILL LIEULII EIGHIIO mondennamenamenamenamenamenamenamenamenamena			•
			738.0
laries, rents, expenses, commissions, e			
laries, rents, expenses, commissions, e			\$ 00, 203,8
laries, rents, expenses, commissions, e	දෙක්ක කම මත කට වේ		\$ 00,203.8
laries, rents, expenses, commissions, e		,	\$ 90,203.8
laries, rents, expenses, commissions, e or accrued	lentes	,	\$ 90,203.8
laries, rents, expenses, commissions, e or accrued Total liabilities Exhibit of Certif	lentes	Number	
laries, rents, expenses, commissions, e or accrued Total liabilities Exhibit of Certif	lentes the Year	Number	
laries, rents, expenses, commissions, e or accrued Total liabilities Exhibit of Certif	lentes he Year	Number	Amount
laries, rents, expenses, commissions, e or accrued Total liabilities Exhibit of Certif Total Business of tenefit certificates in force December 31, 1	lentes he Year 911, as per	Number	Amount \$3,587,000.0
laries, rents, expenses, commissions, e or accrued Total liabilities Exhibit of Certif Total Business of the certificates in force December 31, 1 last statement	lentes he Year 911, as per	Number 2,225 113	Amount \$3,587,000.0
Total Habilities Exhibit of Certificates in force December 31, 1 last statement enefit certificates written during the year	lentes the Year 1911, as per	Number 2,225 113	Amount \$3,587,000.0 63,000.0 8,500.0

Total benefit certificates in force December 31,

Total benefit certificates in force December 31,
1912 2.019 \$3,293,000.00
Received during the year from members in Iowa:

eceived during the year from members in lowa: Mortuary, \$71,400,05; expense, 88,602.70; total, \$81,002.75.

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		\$161, 137.85
Claims paid during the year	57	71,672.00
Balance		\$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		89, 355, 25
Totals		\$161, 137.85
Claims paid during the year	57.	71,672.00
Balance	69	\$89, 465.85
Claims unpaid December 31, 1912		\$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.

Hon 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?

KATOLICKY DELNIK (CATHOLIC WORKMAN)

Answer-American tables, age at entry.

If on age at entry are they based on the "level premium" or "step rate plau"? (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, \$689.10.

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

Balance from previous year

Mortuary Reserve Funds Funds -\$735.82 \$121.683.04 Expense Funds \$941.83

Total \$121,889.05

\$7,500.00

Income

income			
Mortuary Funds	Reserve Funds	Expense Funds	Total
******	\$746.90		\$746.90
\$16, 466.80			46, 466, 80
		\$3,903,00	3,903.00
		338,50	338.50
\$46, 466, 80	\$746.90	\$1,241.50	\$51,455.20
6, 281, 60	******		6, 281, 60
385.87			385.87
		55,50	55,50
\$15,730.98	\$129,097.41	\$5, 238.83	\$180,067.22
	Mortuary Funds \$46, 466.80 \$46, 466.80 \$46, 466.80 \$45, 466.80	Mortuary Funds 8746.90 846, 466.80 8746.90 8746.90 8746.90 8746.90 6.281.60 8746.90	Mortuary Funds Expense Funds \$746.90 \$46,466.80

Disbursements

	Mortuary	Reserve	Expense	
	Funds	Funds	Funds	Total
Death claims	\$27,000.00			\$27,000.00
Commissions and fees paid to deputies and organ-				
izers		*******	45.00	45.00
Salaries of officers and				
trustees			1,790.00	1,790.00
Insurance department fees.			247.26	217.26
Rent			105.00	105.00
Advertising, printing and stationery			186.90	186.90
Postage, express, tele-				
graph 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

130,750.00

Mortgage loans on real estate.....

Deposited in banks	19,489.8
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	
Gross assets	154, 223.34

Deduct Assets Not Admitted

furniture, etc	 . *	1,440.
	_	
Total admitted assets		152, 783, 3

otal	admitted	assets	 \$ 152,783.

Liabilities

2-10-1111		
Death claims reported but not adjusted	\$	7,500.00
Total liabilities	\$	7,500.00
Exhibit of Cectificates		
Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement		\$4, 302, 500.00
Benefit certificates written during the year		248,000.00
Benefit certificates increased during the year		10,000.00
Totals	3, 967	\$1,560,500,00
Deduct terminated or decreased during the year		100, 500,00
Deduct terminated of decreased during the year		1100, 1000, 100
Total benefit certificates in force December 31,		
1912	3,872	\$4,460,000,00
Business in Iowa During the Year		
Dushiess in lowa During the Tear	Number	Amount
Benefit certificates in force December 31, 1911, as per	rumoe.	
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
W. 4. 1.		*** *** ***
Totals	32	\$34,500.00

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

Claims paid during the year.....

Balance -----

General Interrogatories

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

If so, how many subordinate lodges or branches are there? Answer-118.

How often are meetings of the subordinate brenches 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 los 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 bod; attended the last regular meeting?

Answer 16

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 assersments are levied on age at entry or attained age?

Answer-Table based on actuaries table of mertality. Levied on age

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
stocks		112,305.09
Interest from all other sources	1,836.09	2,631.20
Gross increase by adjustment in book value of bonds	******	2,980.25
Total income	\$1,079,686.17	\$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			10	0.005.10
actually received	V2.4 44.5	*******	6, 805.12	6,805.12
Additional bonding of coun-			01.04	81.96
cil officers			81.96	703.52
Final withdrawal card fees			703.52	703.32
-				
Total received from			\$215,756.30	\$1,293,743.97
members	*******		\$210, 100.00	\$1,230,144.01
Deduct payments returns				
to applicants and mem-			102.27	259.86
bers			102.27	278.00
Net amount received			\$215,654.03	\$1,293,484.11
from members	140.00		9213,004.03	17, 291.51
Interest on mortgage loans	440.00			17,201.01
Interest on bonds and div-	* 00* *0		100000000	119,542.79
idends on stocks	7, 237, 70			110,010.10
Interest from all other	111 70		1,219.74	5,798.92
sources	111.79		1, 219,71	0,100.02
Gross rents from associa-				
tion's property, includ-				•
ing \$3,600.00 for associ-				
ation's occupancy of its		15, 175, 00		15,175.00
own buildings			15, 939, 94	15, 930 .94
Sale of lodge supplies			10,000.04	10, 100.01
From all other sources, viz.:				
Advertising in official			9,622.54	9,622.54
publication	*******		61.00	64.00
Refund Ins. Dept. fees	*******		111.187	14. (3)
Refund bonding subor-			396,32	396.32
dinate council officers				000.02
Refund furniture and			5.00	5.00
fixtures	******	******	1.00	<i>B</i> .000
Refund postage, tele-				
graph, telephone and			1.03	1.03
express	******		1.00	1.00
Refund clerk hire su-				
preme office account			1,040.00	1,040.00
4th degree			1,010100	1,015105
Transferred from spe-				
cial paper and sci-			813.43	813.43
ence fund			0.10.40	013.40
justment in book				
value of bonds	8.25			2,988,50
value of bonds	0.20			2,000.00
Total income	\$7,797.74	\$15,175.00	\$244,747.03	\$1,482,153.99

	THE		

	Disnursement			
	Mortuary Reserve Fund of 1892	Expense Funds	Total	
Salaries of managers or agents not deputies or				
organizers	********	2, 100,00	2,100.00	
Other compensation of offi-	4 5 7 7 8 7 7 7	13, 500,00	13,500.00	
cers and trustees Salaries and other compen-		1,815.00	1,815.00	
sation of committees		3,949.96	5,949.96	
Salaries of office employes.		29, 426.50	29,426.50	
Salaries and fees paid to supreme medical exam-				
iners		6,851.50	6,851.50	
Traveling and other ex-				
penses of officers, trus-				
tees 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, tele-			. • • • • • • • • • • • • • • • • • • •	
graph and telephone		7,564.98 7,990.27	7,564.98 7,990.27	
Lodge supplies		56, 590.01	56, 590, 01	
Official publication		56, 590.01	56, 500.01	
Decrease by adjustment in book value of bonds	211.38		1,482.66	
Expense of supreme lodge	211.05		1,402.00	
		31,803.00	31, 803.00	
Legal expense in litigating		31,603.00	111, 300.00	
claims		671.29	671.20	
Other legal expenses		5, 705.55	5,705.55	
Furniture and fixtures		806.47	806.47	
Taxes, repairs and other		0.0141	0.00111	
expenses on real estate				
(building fund)			8, 137.87	
All other disbursements		46,317.57	46, 317.57	
Total disbursements			\$926, 409.67	\$926,409.67
Balance			\$4, 296, 6 50, 85	\$4,296,650,85
	Ledger Asset			
Book value of real estate			9	191,642.24
Mortgage loans on real estate				465,500.00
Book value of bonds and ste				3,543,029.00
Deposited in trust companies				93,607.32
(not on interest)	Control of the Charles Control Control			2,872.29
Total ledger assets			-	4,296,650.85

KNIGHTS OF COLUMBUS

2,000.00

Non-Ledger Assets

Interest and rents due and accrued		8	58,053.82
Assessments actually collected by subordinate lodges not yet turned over to supreme bulger All other assets, viz.:			965, 29
Furniture and fixtures Supplies (inventory)	\$ 11,576.99 6,146.65		
Per capita tax due from subordinate councils Supreme physician's fees due from subordinate	2,995,12		
councils	202.55		
Supplies due from subordinate councils	635.17		
			21,557.41
Gross assets		*	4, 877, 227.37

Deduct Assets Not Admitted

Book value of real estate over market value		\$14,902.24	
Book value of bonds and stocks over market value		233,632.21	
Overdue and accrued interest on bonds in default		12,120,00	
Other items, viz.:			
Furniture and fixtures		11,576.99	
Supplies (inventory)		6,146.65	
Per capita tax, supreme physician's fees and			
supplies due from subordinate councils		3,833.77	
	_		
			282,301.85
Total admitted assets			4,091,925,52

Liabilities

Total admitted assets

Death claims due and unpaid Death claims resisted Death claims reported but not adjusted	5, 250,00 4, 000,00 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	20.055	Ann. 200 min 80
last statement	86, 257	
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,	93, 294	\$98,067,500.00

Business in Iowa During the Year

Benefit certificates in force December 31, 1911, as per	Number	Amount
last statement	2,021	\$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,	2, 175	82, 638, 950, 00
Received during the year from members in Iowa: Mortuary, \$25,923.69; expense, \$7,875.00; total, \$25,798.0	1.	

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)	660	701, 115, 52
Totals	726	\$777,418.87
Claims paid during the year	649	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		\$12,600.00
Totals		\$12,000.00
Claims paid during the year	8	10,000.00
Balance		\$2,007.00

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?

Claims unpaid December 31, 1912-----

Answer-1603.

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 meet-

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

How many of same were delegates of the subordinate branches?

Answer-193.

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, 1911. 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

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.

KNIGHTS AND LADIES OF HONOR

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

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

Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total \$516,723.66
\$400, 677.64	\$63, \$37,33	\$32,208,00	\$310, 123,00
Incom	e		
******		\$98.00	\$98.00
\$28,303.04		28,393.04	56,786.08
1, 489, 514, 45		95, 226.20	1,584,740.65
		19, 368.75	19,368.75
		1,112.00	1,112.00
\$1,517,907.49	•	\$144, 197.99	\$1,662,105.48
81.25		5.83	86.58
\$1,517,826.24		\$144, 192.66	\$1,662,018.90
13,698.27		544.23	14,242.50
1,416.07	1,271.29	764.68	3, 452.04
		3,897.64	3,897.64
	Funds \$400, 677, 61 Income \$28, 393, 04 1, 489, 514, 45 \$1, 517, 997, 49 \$1, 517, 826, 24 13, 698, 27	Funds Benefit Fund \$100,077.61 \$63,837.33 Fincome \$28,393.04 \$1,489,514.45 \$1,517,937.49 \$1,25 \$1,517,826.24 \$1,608.27	Funds Benefit Fund \$100,077.61 \$63,837.33 \$52,268.60 Fund \$452,268.60 Fund \$452,268 Fund

KNIGHTS	AND	LADIES	OF	HONO
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	Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total
Sale of lodge supplies			1,143.63	1,143.63
From all other sources	CALL STREET, SA		3,585.08	3,585.08
Increase by adjustment in				
book value of bonds	79.45			79.45
Total income	\$1,503,020,03	\$1.971.29	\$154 197.92	\$1 688 419 94

Total income	\$1,533,020.03	\$1,271.29	\$154, 127.92	\$1,688,419.24
	Disburseme	nts		
	Mortuary Funds	Old Age Benefit Fund	Expense Fund	Total
Death claims	\$1,506,956.00			\$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-			22.000.00	122 10200000
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-			1990 00	o to an to a
sation of committees	******		225.00	225.00
Salaries of office employes Salary paid to supreme			17,598.43	17,598.43
Salary paid to supreme medical examiner				9 995/109
	******		4,000.00	4,000.00
Traveling and other ex- penses of officers, trus-				•
tees and committees				
Insurance department fees			1, 293.10	1,293.10
Rent, including \$2,957.14 for			575.78	575.78
association's occupancy				
of its own buildings				
Advertising, printing and	*******		2,957.14	2,957.14
				V1202120
stationery			4, 233.20	4,233.20
Postage, express, telegraph and telephone			1 1000000	27240 00
Lodge supplies			4,212.10	4,212.10
Official publication			1, 259.69	1,259.69
Accrued interest on bonds	*******		7,016.88	7,016.88
	n15 nn			1.000
bought	317.03			317.03
Legal expense in litigating			19 200120	
Taxes, repairs and other			1,808.20	1,808.20
			10 020 000	(200329)) (MA)
expenses on real estate.			3,074.87	3,074.87
Decrease by adjustment of book value of bonds	***			50000 000
All other disbursements	613.74			613.74
All other disbursements			12,941.40	12,941.40
Total disbursements_	\$1,507,886.86	\$10,900.00	\$176, 170.09	\$1,694,956.95
Balance before trans-				
fer	\$425,810.81	\$54,208.62	\$30, 166.52	\$510, 185.95
Transfer increase	1, 420.90			
	\$427, 231.71	\$54,208.62	\$30, 166.52	\$510, 185.95
Transfer decrease			1,420.90	φυιο, 100.90
Balance after trans-				
for	A402 004 Pr			

	Asse	

Leager 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		200 2.0.07
lodges not yet turned over to supreme lodge		133,600.00
All other assets, viz.: Supplies on hand		2,718.68
392 <		
Gross assets		\$ 670,990.77
Deduct Assets Not Admitted		
Book value of bonds and stocks over market value \$	3,905.53	
Other items, viz.:	7 005 50	
Office furniture and fixtures	7,925.56 2,718.68	
- Supplies on hand	2,715.05	
		14, 549.77
Total admitted assets		\$ 656, 441.00
Liabilities		
Death claims adjusted not yet due	32,999.99	
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 ************************************	213.44	
Advance assessments	414.95	
		628.39
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 Benefit certificates written during the year	0.00	\$68,242,750.00 6,394,500.00
= 0.0		
Totals		\$74,637,250.00
Deduct terminated or decreased during the year	9,609	6,947,750.00
Total benefit certificates in force December 31,	70, 956	\$67,689,500,00
**** **********************************	10,000	vo.1, 000, 000.00

torsiness in towa During the Year

Principles In the same of the same of the same	Number	Amount
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year	253 154	\$166, 250.00 94, 500.00
Totals Deduct terminated or decreased during the year	407 225	\$260, 750, 00 139, 250, 00
Total benefit certificates in force December 31, 1912 Recived during the year from members in Iowa; Mortuary, \$2,459.05; expense, \$371.28; total, \$2,830,33.	182	\$121,500.00

Exhibit of Death Claims

•	Pos	1 : 1	C	a	1775

	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, 542, 249.87
Totals	1, 570	\$1,693,243.95
Claims paid during the year	1,372	1, 506, 956.09
Balance Saved by compromising or scaling down claims dur-	198	\$186, 287.86
ing the year		3,793.82
Claims rejected during the year-		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	\$2,000.06
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 ledge 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 I, 1909, 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 becomber 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, \$125,600,00; 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, 116; 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 KINGHTS 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, 1891; 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	\$10,065,776.69	\$65,801.44
	Incom	ie	
Assessments or premiums during first 12 months of membership of which all or an extra percent-			
age is used for expense	\$68,713.00		1,794.00
premiums	3, 919, 485.75	*******	31,006.15
Total received from members	\$3,988,198 .75		\$32,800.15
to applicants and mem- bers	2,950.48	(
Net amount received from members Interest on bonds and divi-	\$3,985,248.27		\$32,800.15
dends on stocks	488,007.86		5,236.25
sources	15, 979.80		1,975.50
Gross rents from associa- tion's property, includ- ing \$3,000.00 for associa- tion's occupancy of its			
own buildings	3,000.00		

	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	\$1,492.235.93	\$2,883.80	\$40,011.90	
	Relief No. 2 Funds	S. & A. Funds	Expense Funds	Total
Balance from previous year	\$1,034.58	\$22, 146, 18		\$10,631,021.57
Assessments or premiums during first 12 months of membership of which all or an extra percent-	41,-22	4		•
is used for expense	\$8,970.00	\$7,644.00	\$194,921.65	\$282,042.65
premiums	155,030.75	84,305.76	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
to applicants and mem-		124.62		3,075.10
bers				
Net amount received from members Interest on bonds and divi-	\$164,000.75	\$91,825.14	\$560, 591.79	\$4 , 834, 466, 10
dends on stocks		11,535.00		504,779.11
Interest from all other sources Gross rents from associa- tion's property, includ- ing \$3,000.00 for associa-	96.69	1,025.61	533.54	19,611.14
tion's occupancy of its			2,125.00	5, 125.00
own buildings			7, 113.55	7,113.55
From all other sources,				
viz.: Official publication			3,361.56	3, 361, 53
Profit on bond sale				1,264.00
Increase by adjustment				1,619.80
Total income	\$164,C97.44	\$104,385.75	\$573,725.44	\$5, 377, 340.26
	Disburseme	ents		
	Mortuary	Reserve	Relief No. 1	
5 W	Funds	Funds	Funds	
Death claims	\$3, 619, 521.25 275, 056.96			
Permanent disability claims Relief to distressed mem-	213,030.00	*******		
bers			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	
90) 900 000 PG				

849, 197.49

316,833.62

\$502, 190.36 \$10, 582, 459.77

336, 725.83

804,668.63

Balance -----

Increase by transfer -----

Decrease by transfer -----

\$6,020.68 \$42,366.59

57, 475.59

49.52

THE KNIGHTS OF THE MACCABEES OF	THE WORLD	
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	Retief No. 2 Finds	S. & A. Funds	Expense Funds	Total
Peath chains				\$4,619,521.23
Permanent disability claims				275,056,90
Stek and accident claims Relief to distressed mem-		(9,5.96,0))		79,526.00
bers				5,221.46
Total benefits paid		\$79,526.00		\$3,979,328.67
Commissions and fees paid to deputies and organ-		3113		
Salaries of managers or agents not deputies or	70, 192.31	11800 108	148, 463, 95	218, 956, 25
organizers Salaries of officers and	80, 508, 11	*****	203, 064, 54	289,662.98
trustees			24,340.00	24, 340,00
Salaries of office employes			65,872.61	65,872.61
Salaries and fees paid to supreme medical exam-				
Traveling and other ex- penses of officers, trus-	*******		9, 787.38	9,787.38
tees 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			1,014.73	1,014.73
of its own buildings Advertising, printing and		******	3,630.00	3,630.00
stationery Postage, express, telegraph			20,671.57	20,671.57
and telephone	****	*****	14, 263, 41	14, 263.41
Lodge supplies			12, 481.02	12,481.02
Official publication Expense of supreme lodge meeting	******		46, 236, 19	46, 236.19
Legal expense in litigating	******		70.80	70.80
claims	4, 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			11.11.11.11	1, 501.00
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	\$568,680.47	\$4,742,300.76
Balance	\$3,076.44	\$39,849.00	\$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 Asse			
Book value of real estate Book value of bonds and sto	cks		125,000.00 10,582,459.77	
Deposited in trust companies Cash in association's office,	\$1,225.00; dep	osited in	555,947.22	
banks (not on interest),	51, 429.08		2,654.08	
Total ledger assets		··········		\$ 11,266,061.07

Non-Ledger Assets		
Interest and rents due and accrued		215, 313, 11
Assessments actually collected by subordinate		
lodges not yet turned over to supreme lodge All other assets, viz.:		\$19,000,00
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 \$	17,581,06	
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. 120 \$		
Death claims due and unpaid, No. 120	163, 877, 75	
	22,892.00	
Death claims reported but not adjusted, No. 95 Present value of deferred death and disability	118,750.00	
claims payable in installments.	646, 195, 52	
Total death claims	676,00	\$951,715,27
Total sick and accident claims		676.00
Total unpaid claims Salaries, rents, expenses, commissions, etc., due or accrued		\$ 952,301.27
Total liabilities		17,527.10 \$ 969.918.37
		\$ 969,918.37
Exhibit of Certificates		
Total Business of the Year		
Benefit certificates in force December 31, 1911, as per	Number	Amount
. last statement	271,784	\$333,665,582.21
Benefit certificates written during the year	34, 426	37,037,500.00
Totals	200 010	\$370,703,082.21
Deduct terminated or decreased during the year		38,731,036.63
	31, 303	00, 701,000.00
Total benefit certificates in force December 31, 1912	271, 407	\$331,972,045.58
Business in Iowa During the Year		,,
Benefit certificates in force December 31, 1911, as per	Number	Amount
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 Received during the year from members in Iowa:	4, 474	\$5,590,000.00
Mortuary, \$74,302.83; sick and accident, \$511.55; expense. \$5,801.44; total, \$80,715.82.		

Exhibit of Death Claims

Total Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	253	\$320,923.41
Claims (face value) incurred during the year	2,740	3,711,475,82
Totals	2,993	\$1,032,399.23
Claims paid during the year	2,763	3,619,521.25
Balance	230	\$412,877.98
Saved by compromising or scaling down claims dur-		
ing the year		107,358.23
Claims unpaid December 31, 1912	230	\$305,519.75
Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	4	\$7,000.00
Claims (face value) incurred during the year	31	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 dur-		
ing 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	650,730.26
Totals	1,460	\$1,769,330.37
Claims paid during the year	152	275,056.96
Balance	1,308	\$1,494,273.41
Saved by compromising or scaling down claims dur-		108, 532.91
ing the year		
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 dur-		400.00
ing the year		900.00
Claims unpaid December 31, 1912	25	\$27,737.50

Exhibit of Sick and Accident Claims

Total Claims

- The state of the		
	Number	Amount
Claims unpaid December 31, 1911, as per last statement	Gel	\$1,016,00
Claims incurred during the year	3,720	79, 156, 00
Total		\$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	\$519.00
Endocuments	1000	700 miles (200
Totals	22	\$519.00
Claims paid during the year	90	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?

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.)

KNIGHTS OF THE MODERN MACCABEES

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, \$340,000.00; 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

10	Building	Mortuary	Reserve	Disabilit
	Funds	Funds	Funds	Funds
Balance from previous year	\$84.561.02	\$218,719.97	\$129,655.78	\$1,665.0

Income

	In come			
	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Assessments or premiums during first 12 months of membership of which all or an extra percent-				
age is used for expenses		\$169, 368.25		
premiums		1, 239, 105, 70		
Total received from				
members Deduct payments returns to		\$1, 408, 473.95		*******
applicants and members		1,025.57		
Net amount received				
from members		\$1,407,448.38		
Interest on bonds			8,044.00	
sources on deposits From all other sources, viz.:	•	••••••	182.51	4,955.03
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 Membership fees actually	\$16,032.41	\$2,037.87	\$106.01	\$453,678.09
Assessments or premiums during first 12 months		*******	5,716.41	5, 716.41
of membership of which all or an extra percent-				
age is used for expense				169, 368.25
premiums	1,494.91	11, 158.57		1,251,759.18
Dues and per capita tax Medical examiners' fees ac-		*******	97,337.65	97, 337, 65
tually received			1,556.15	1,556.15
Total received from members	\$1, 494.91	\$11,158.57	\$104,610.21	\$1,525,737.64
Deduct payments returns to applicants and members		3.00	4.45	1,033.62
Net amount received	A. 10.1	A11 155 55	\$101 dos 70	41 50/ 70/ 00
membersInterest on bonds	\$1,494.91	\$11,155.57	\$104,605.76	\$1,524,704.62 8,044.00
Interest from all other sources, on deposits Gross rents from associa-		59.14	120.03	5, 316.71
tion's property, includ- ing \$2,000.00 for associa-				
tion's occupancy of its own buildings			3, 296.00	3,296.00
Sale of lodge supplies	*******		5, 535.50	5,585.50

	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
From all other sources,				
viz.;	0 % E			
Rebate to discount on	, and the second	80		
bonds bearing		نجا عد چيز نيو الله اده ند ايينا	gain that had not seen than	175.48
From office funds	المراجع المنابعة المنافض المراجع الموا	دند. شد خط لهو شاه الفاد دور دول	7,000.00	7,000.00
Borrowed money	عد بدين يوجه عذبونو		7,000.00	7,000.00
-		and the second s		
Total Income	\$1,494.91	\$11,214.71	\$127,557.29	\$1,561,072.31
	Disbursem	ents		
	Building	Mortuary	Reserve	Disability
	Funds	Funds	Funds	Funds
Death claims		\$1,073,096.55		Mars per-feet aller one had you dold
Permanent disability claims				\$79,435.51
Old age benefits				162, 172.95
white defined				· · · · · · · · · · · · · · · · · · ·
Total benefits paid.		\$1,073,096.55		\$241,608.46
Decrease in real estate	19,061.63			
Interest on bonds			644.53	
Decrease on bonds	****	AR THE RE THE THE THE RE	483.77	مد ایم بد نیو نے پیا اپنے بنا
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	Funus	runds	rungs	\$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
were presidently all the service		., (02.01		1,102.01
Total benefits paid Commissions, salaries and fees paid to deputies	2 J. L. Q. U. J. Z.	\$7,752.01		\$1,322,457.02
and organizers			73, 123.28	73, 123.28
Expenses of deputies and				
organizers Salaries of officers and	છે હેમ લેલ જેવે છે		26, 426, 55	26, 426.55
trustees			16,500.00	16,500.00
Salaries of office employes Salaries and fees paid to	10 to 20 10 to 20 to	1,031.00	36,622.16	37,656.16
supreme medical exam-				
iners		51.80	1,447.40	1,499.20
Auditing of tent accounts.		and an up, and part and any mag	841.71	841.71
Traveling and other ex-				
penses of officers, trus-				
tees and committees			2,498.18	2,498.18
Borrowed money repaid	and the top top cap, are set using		60,500.00	60,500.00
Insurance department fees	man that again some and the last way.		449.97	449.97
Rent, including \$2,000 for association's occupancy				
of its own buildings	AT THE REAL PROPERTY AND	*****	2,111.00	2, 111.00
Advertising, printing and				
stationery Postage, express, telegraph		******	10,949.15	10,949.15
and telephone	4	31.30	6, 372.67	6,403.97

	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Office supplies, \$2,311.40;			2	
lodge supplies, \$3,311.29.	موس مدر است المارية الكارية المارية	236.99	5,385.70	5,622.69
Official publication Expense of supreme lodge			8, 365, 30	8,365.30
meeting	the decision of the same and		81.44	81.44
claims	other two and the proper was fine.	4.00	869.14	878.14
Other legal expenses	w w		813.04	813.04
Furniture and fixtures	w.c		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			641.53	644.53
Decrease on bonds	the series on the the ser	1 to 1 to 1 to 1 to 1	483.77	483.77
All other disbursements			27,651.80	27,651.80
Total disbursements.	\$241,608.46	\$9, 110,71	\$282,204.04	\$1,026,200.20
	\$11.59	\$5,042.57	\$14.730.61	\$388, 451.11
Balance	\$11.09	\$3,042.51	414,150.01	4000, 401111
	Ledger As	iets		
Book value of real estate		\$	05,500.00	
Book value of bonds			163,510.38	
Deposited in trust companie	s and banks o	n interest	159, 440, 73	
Total ledger assets	the graph and the last			\$ 388, 451.11
	Non-Ledger	Assets		
				a 510 00
Interest and rents due and	accrued			2,516.39
Assessments and per capita	a tax actuali;	conected to		
by subordinate lodges	not yet turne	d over to		165,300.08
supreme lodge			_	100,000.00
Gross assets	x ^V			\$ 556, 273.58
Gross assets	~ ~~~~~~~~~~~			φ 500, 2000
Ded	uct Assets No	t _. Admitted		
Book value of bonds over	market value.	\$	4,473.38	
Interest due on bonds of De	enver Irrigati	on, 1911-1912	780.00	
		ىنى <u>.</u>	nga A Cantal - Landson and Cantal Advantage - Landson	5, 253.38
Total admitted assets	Q		120	\$ 651,020.20
Total admitted assess			*	
*	Liabiliti	es		
		ds.	# non on	
Death claims resisted Death claims reported but	not adjusted	and an any section are an are the section and section as	7,000.00 70,200.54	
9 8 2 9 8 A	¥		And the second section of the section of the second section of the section of the second section of the se	\$ 77,200.54
Total death claims	المراجعة الم	wald 6	n son so	p 11, 200, 114
Permanent disability claim	is due and ul		1,500.50	
Total permanent dis	sability claim	8 1d		1,500.50 8,073.90
Total unpaid claims				
				angun indulgius troops dimandros manastribijai pamini distinadi

KNIGHTS OF THE MODERN MACCABEES

Salaries, rents, expenses, commissions, etc., due	
or accrded	6,791.94
Barrowed money	14,000,00
Advance assessments	573.83
Total liabilities	\$ 108, 230, 21

Exhbit of Certificates

Total Business of the Year	N1	
20	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement	73, 300	\$40,025,250,00
Benefit certificates written during the year	6.020	6, 425, 000,00
Benefit certificates increased during the year		
Totals		\$97,074,250.00
Deduct terminated or decreased during the year		
Deduct terminated of decreased during the year		-18,712,750.00
Total benefit certificates in force December 31,		
1912	64, 124	\$78, 361, 509.00
Business in lowa During the Year		
ACCOMMOND THE COMMON CONTRACTOR OF THE COMMON	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		
bedder terminated of 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		
Claim unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year	Number 89 902	Amount \$110,850.00 1,114,845.89
Totais Claims paid during the year	991 922	\$1, 225, 695.89 1,073,096.55
Balance	69	\$152, 599.34
ing the year Claims rejected during the year	1	74, 308.80 1, 000.00
Claims unpaid December 31, 1912	68	\$77,230.54

Claims (face value) incurred during the year	Number 2	Amount \$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	\$589,507.15
Claims incurred during the year	164	210,742.95
Totals	835	\$500, 250.10
Claims paid during the year	159	240,745.20
Balance outstanding December 31, 1912	676	\$559, 504, 81
ing the year		150.00
Claims on list December 31, 1912		\$559,354.81
Held till death		186,051.12
To be paid in installments		\$373, 303,69

Exhibit of Health and Accident Claims

Total Claims

Claims unpaid December 31, 1911, as per last statement Claims incurred during the year	Number 10 228	Amount \$471.83 7,597.52
Totals	238	\$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

Claims unpaid December 31, 1911, as per last statement Claims incurred during the year	Number 857 396	Amount \$921,872.14 558,928.35
TotalsClaims paid during the year	1, 253 56	\$1,480,800.49 211,937.29
Balance	1, 197	\$1,268,863.20 342,559.93
To be paid in installments		\$926, 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 8, 1910.

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

Answer 375.

How many of some were delegates of the subordinate branches?

Answer- 350.

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.

Incorporated April 6, 1897.

Home Office, Maccabee Temple.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense	Total
Balance from previous year	\$91,733.34	\$5,369,902.95	\$75,271.03	\$5, 536, 907.32
	Incom	e		
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	\$66,091.21		100,722.67	166,813.88
All other assessments or premiums	1, 396, 175.69		26,517.50	142,693.19
Dues and per capita tax	2612 3 201 2015		183,913.69	183, 913.69
Medical examiners' fees ac-			100, 010.00	100, 910.00
tually received		******	4,418.25	4,418.25
m-4-1				
Total received from	\$1,462,266.90		\$990 (10 C)	\$1,794,686,51
Deduct payments returns	\$1,462,206.90	*******	\$332,419.61	\$1,194,680.51
to applicants and mem-				
bers	558.53		2,719.80	3,278.33
	1		0,110.00	
Net amount received				
from members	\$1,461,708.37		\$329,699.81	\$1,791,408.18
Interest on bonds and divi-				
dends on stocks	*	255,967.86	1,361.67	257,329.53
Interest from all other				
sources	2,590.84	1,008.82	489.99	4,098.65
Gross rents		1,173.33	3,686.67	4,860.00
From all other sources, viz:				
Bonds, subordinate hive				
officers			510.64	510.64
Defunct hive 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

Gross increase by ad-	Mortuary Funds	Reserve Funds	Expense Funds	Total
justment in book				
value of ledger as- sets, bonds per		120		
Schedule D	****	534.95		534.95
Total income	\$1,464,308.21	\$258,719.21	\$336,700.52	\$2,059,727.94
		4505, 115.21	\$650, 100.02	\$2,009,121.94
	Disbursen	ients		
Don't la	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims Permanent disability claims	\$881,628.51	چە ساپ بىد سايىدەند. س		\$881,628.51
	15,237.91	******	******	15, 237.91
Total benefits paid	\$896,866.42			\$896,806.42
Commissions, prizes and				40001,000122
fees paid to deputies and organizers			*	
Salaries and expenses of		ar has been see any sign had	47, 357.20	47,357 20
deputies and organizers			*** *** **	70 101 10
Salaries of managers or			78, 161,81	78, 161.18
agents not deputies or				
organizers Salaries of officers and			48, 211, 21	48, 214.21
Salaries of officers and trustees				
Salaries of office employes			11,825.00	11,825.00
Salaries and fees paid to	*****		36,933.01	30,933.01
subordinate medical ex-				
aminers	and the four and has not the has		368.00	368.00
Traveling and other ex-			130.00	505.00
penses of officers, trus-				
tees and committees Insurance department fees	there we want his mate and the same		6,485.70	6,485.70
	the same who was pass and that and	with the same only to the man come	1,225.46	1,225.46
tion's occupany of its				
own buildings			* 349 65	
Advertising, printing and			5,643,86	5,613.86
stationery	the or are the man are the		13, 496.23	13, 496.23
Postage, express, telegraph			177, 1777, 235	10, 400.23
and telephone			8, 150.75	8,450.75
Lodge supplies Official publication	* - *		551.79	551.79
Legal expense in litigating	* * * * * * * * *	****	22,232.10	22, 232.10
elaims			W. W. W. W. (1971)	
Other legal expenses			32, 199.43	32, 109, 43
Furniture and fixtures			600.00 686.15	600.00
Taxes, repairs and other			030, 1.)	686.15
expenses on real estate	***********	Ann Ma day gar (5 m) gg	1, 435, 65	1,435.65
Loss on sale or maturity of				1, 10-7,03
ledger assets, per Sched- ule D				
Gross decrease by adjust-		401.74	~	401.74
ment in book value of				
ledger assets, bonds per				
Schedule D	*******	21, 179, 47	70 00	A. A
All other disbursements		52, 115.41	70.23	21, 249.70
Section				15,516.33
Total disbursements.	\$896,866.42	\$21,581.21	\$331,452.28 \$	1,249,899.91

Ledger Assets		
Book value of real estate		\$ 88,000.00 6,007,624.69 232,435.40 18,675.26
Total ledger assets		\$ 6,346,735.85
Non-Ledger Assets		
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge All other assets, viz.:		\$ 61,515.78 132,000.00
Per capita tax on benefit members now in hands of record keepers Per capita tax on social members now in hands of record keepers Furniture, fixtures and safes Supplies, printed matter and stationery	14,000.00 5,000.00 10,914.75 15,257.56	
		45, 172.31
Gross assets		\$ 6,585,423.44
Deduct Assets Not Admitted		
Furniture, fixtures and safes\$ Supplies, printed matter and stationery	10,914.75 15,257.56	8
		26,172.31
Total admitted assets		\$ 6,550,251.13
Liabilities		
Death claims resisted Death claims reported but not adjusted Present value of deferred death and disability claims payable in installments, disability claims, 85; payable one-tenth annually	2,000.00 85,075.00 20,938.38	
Total unpaid claims		\$ 108,013.38 27,159.54
Total liabilities		\$ 135, 172.92
Exhibit of Certificates		
Total Business of the Year		
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year	Number 142, 145 15, 267	Amount \$109,696,054.68 11,318,500.00
Totals	and the second second second second second	\$121,014,554.68 7,598,854.51
Deduct terminated or decreased during the year	10,635	

TOWN INSCRINCT REPOR	. 1	
Business in Iowa During the Y		
Benefit certificates in force December 31, 1911, as		
last statement	2,33	
Benefit certificates written during the year	51.	185, 250, 0
Totals	2,54	\$2,052,500.0
Deduct terminated or decreased during the year	168	
Total benefit certificates in force December 1912	31,	\$1,915,200.38
Received during the year from members in lowa: Mortuary, \$14,888,83; reserve, \$0,563,19; expense, \$ 762,43; total, \$30,211.11.		77, 713, 2117, 32
Exhibit of Death Claims		
Total Claims		
Claims unpaid December 31, 1911, as per last stateme	nt 105	\$91,733.34
Claims (face value) incurred during the year	1, 100	898, 939, 47
Totals	1.211	\$990, 672.81
Claims paid during the year.	1,099	881,628.51
Balance	115	\$109,044.30
Saved by compromising or scaling down claims du ing the year	r-	
Claims rejected during the year	5	17, 469.30 4, 500.00
Claims unpaid December 31, 1912.	110	\$87,075.00
Iowa Claims	110	\$31,013.00
	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 dur- ing the year	•_	
Claims unpaid December 31, 1912		683.33
		\$500.00
Exhibit of Permanent Disability C	laims	
Total Claims		
Claims incurred during the year	- 75	\$15,237.91
Claims paid during the year-	- 75	15, 237.91
Iowa Claims		,1
Claims incurred during the	Number	Amount
Claims incurred during the year	- 1	\$100.00

General Interrogatories

100.00

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-2,899.

Claims paid during the year....

How often are meetings of the subordinate branches required to be held? Answer-Twice each mouth 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 meet-

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 premlum" 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 probility 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 divident, 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.

LADIES OF THE MODERN MACCABEES

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

Answer Ohio, 250; New York, 25, Illineis, 151; Pennsylvania, 255; Indidia, 150; Missouri, 168; Texas, 128; California, 67; Wisconsin, 169; Colorado,
72; Miancsota, 82; Michigan, 95; Washington, 52; Iowa, 47; Connecticut, 36;
Kansas, 26, Nebraska, 51; West Virginia, 38; Tennessee, 32; Montana, 26;
Oregon, 17; Arkansas, 39; Kentucky, 42; Oklahoma, 46; South Dakota, 35;
Virginia, 22; Iostriet of Columbia, 11; North Dakota, 32; Utah, 14; Idaho,
19; British Columbia, 14; Alabama, 18; Arizona, 19; Maryland, 17; New Jersey,
22; Mississippl, 14; Wyoming, 12; Georgia, 11; Rhode Island, 6; Louislana,
13; New Hampshire, 12; New Mexica, 9; Vermont, 6; Nevada, 5; Quebec, 3;
North Carolina, 7; Florida, 6; Maine, 12; Delaware, 2; Saskatchewan, 5;
Alberta, 3; Manitoba, 2; South Carolina, 2; Alaska, 1; New Brunswick, 1total, 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.

Incorporated December 10, 1891.

Home Office, Port Huron, Michigan.

Balance From Previous Year

Balance from previous year	Mortuary Funds \$106,891.07	Surplus Reserve Funds \$337,539.52	Old Age Funds \$42,931.82
Assessments or premiums during first 12 months of membership of which all	Income		
or an extra percentage is used for expense	\$14,335.46	******	

	Mortuary Funds	Surplus Reserve Funds	Old Age Funds
All other assessments or premiums	517,322.46	********	
Total received from members	\$331,657.92		
Deduct payments returns to applicants and members	92.58		******
Net amount received from members	\$531,565.34		
Interest on bonds and divi- dends on stocks	4,602.50	18,049,16	
Interest from all other sources (bank interest) Bonds (gross increase by adjustment in book	1,468.28	274.70	1,474.11
value)		72.00	
Total income	\$537,636.12	\$18,395.86	\$1,474.11
	Upper Penin. Bld. Fund	Fire Sufferers' Relief Fund	General
Balance from previous year	\$4,933.92	\$284.66	\$146, 122.88
Certificate fees actually			107 00
Dues and per capita tax-			437.00 46, 491.90
Medical examiners' fees actually received Other payments by mem-			706.25
bers, viz.: Withdrawal card fees			161.00
Total received from members			\$47,796.15
Net amount received			
from members Interest from all other			\$47,796.15
sources (bank interest)	2 6.06	5.85	3,079.53
Sale of lodge supplies	*****	*******	2, 157.00
Advertising			193.73
bonds	*****	*******	646.39
bed fund	1.07	******	
reliefRefund on amount allowed	******	17.82	******
grand hive officers for trips made in interest of order			201.60
for public installation.		******	213.51
Miscellaneous, \$189.57; re- fund on prize claims, \$1.50; warrants, \$241.86;			
sale of stamps, \$2.43			445.36
Total income	\$207.13	\$23.67	\$54,733.27

e 4	Suffrage Fund	Wash, Bed Fun d	Total	
Balance from previous year Certificate fees actually	~ V 4 = w = v =	~~~~~~	\$638,613.87	
received			437.00	
Assessments or premiums	a senenan			
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	ب بوت ت با ب ب	~~~~~~	517, 322.46	
Dues and per capita tax	- 1 - 4 - 4	مود شده احوا بيان باير. بينا ليسائينو	46, 491.90	
Medical examiners' fees ac-				
tually received			706.25	
Other payments by mem-		š		
bers, viz.:			141 00	
Withdrawal card fees			161.00	**
Total received from				
members		the second of the second	\$579,454.07	
Deduct payments returns to			* *	
applicants and members			92.58	
Net amount received	- ANTONIO DE COMPANIO DE COMPA			
from members			\$579,361.49	
Interest on bonds and divi-	*****		.por 0, 002. 40	
dends on stocks			22,651.66	
Interest from all other				
sources (bank interest)			6,508.53	
Sale of lodge supplies			2,157.00	
Advertising	ar and apl to gay age are on		193.73	0
Premiums on schedule				
bonds		J	646.39	
Contribution Upper Pen.				
bed fund			1.07	
Contribution Washington			70.000.00	
bed fund		181.17	181.17	
Contribution suffrage fund	85.66		85.05	
Contribution fire sufferers'			35 ea	
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.	پ ره د د ساد پ		213.51	
Bonds (gross Increase by				
adjustment in book				
value)			72.00	
Miscellaneous, \$189.57; 3re-				
fund on prize claims.				
\$11.50; warrants, \$241.86;				
sale of stamps, \$2.43		* ========	445.36	
Total income	\$85,05	\$181.17	\$612,736.38	\$612,736.38

LADIES OF THE MODERN MACCABEES

	Disburseme	nts		
Death claims	Mortuary Funds	Surplus Funds	Old Age Funds	
Permanent disability claims Old age benefits	\$310,668.93 14,969.80		\$60,449.96	
Other benefits, maternity.	500,00		, , , , , , , , , , , , , , , , , , ,	
Total benefits paid Accrued interest on bonds	\$326,078.73		\$60,449.96	
purchased	495.84	411.47		
ment, bonds	1,990.00	569.00	a way was a	
Total disbursements_	\$328, 564.57	\$980.47	\$60,449.96	
BalanceIncrease by transfer	\$315, 872.62 128, 496.51	\$354,954.91	\$16,044.03 122,525.00	
Balance	\$ 187, 376.11	\$354,954.91	\$106,480.97	
		Suffrage and	1	
70000	Upper Penin, Bld. F und	Fire Sufferers' Relief Fund	General Fund	Total
Permanent disability claims			***	\$310,668.93
Old age benefits	~ ~ ~ ~ ~ ~ ~	· • • • • • • • •		14,909.80 $60,449.96$
Other benefits, maternity				500.00
Total benefits paid				ON ORS BOOD
Commissions, expenses and	******			\$380, 528.60
fees paid to deputies and organizers			13,728.32	13,728.32
organizers		the section with the section of	18, 225.13	18, 225.13
trustees	de server on the terrorian and	******	8,840.00	8,840.00
sation of committees		and any saw the saw where was spay.	1,991.35	1,991.35
Salaries of office employes Other compensation of of- fice employes (Xmas	يف عالي بي مديو عا ه		22,519.08	22, 519.08
presents) Salaries and fees paid to supreme medical exam-	<u> </u>	W W W W	125.50	125.50
iners (\$50.35 paid substi- tute) Salaries and fees paid to		الما فواها بدائد الاستان الما	2, 550 .35	2,550.85
subordinate medical examiners Traveling and other examples of officers thus	က်သံတခန္တာသွယ္သ	≠ = ≥ = ≠ 5 ⊕ ↓	20.00	20.00
penses of officers, trus- tees and committees Insurance department fees			5,748.76 575.64	5,748.76 575.64
Rent, including associa- tion's occupancy of its	& -		N BEN DEN	
own buildings Advertising, printing and			1,446.00 2,570.71	1,446.00 2,570.71
Postage, express, telegraph and telephone	AA.	*****	4,044.00	4,044.00
bud sombutone	~~~~~~~~~		49 047 190	2,023.00

second the constitution				
	Upper Penin, Bld.	Suffrage and Fire Sufferers' Relief	(Jenera)	
	Fand	Fund	Fund	Total
Lodge supplies (prize claims, \$6,658,49)			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
Accrued interest on bonds			1,052.10	1 052,10
purchased				9.7.31
ment, bonds	~ 1 h A = * * *	******		2,559.00
All other disbursements		72.32	9, 386.62	9, 458, 94
Total disbursements.		\$72.32	\$108,323.30	\$498, 390, 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
Book value of bonds	Ledger Ass	etn *	46), 600 . 60	
Deposited in trust companies	and banks o	n interest	292,359.63	
Total ledger assets			\$	752,959.63
N	on-Ledger A	anets		
Interest and rents due and a				4,789.56
Market value of bonds and s Assessments actually colle-				8, 204.00
lodges not yet turned over				42,754.08
All other assets, viz.:	•			
Special fund in hands of			700,00	
Special fund in hands of g Contingent fund in hands			4,000,00 587.94	
Contingent fand in names	or great reco	ru keeper	357.37	
				, 5,287.94
Total admitted assets .			\$	813,995.21
	Liabilities	1		
Death claims due and unpaid	3	\$	1,383.12	
Death claims resisted				
Death claims reported but n			4,500.00	
			4,500.00 37,408.01	
Total death claims	ot adjusted			43, 291, 13
Total death claims Permanent disability claims	ot adjusted			43, 291 . 13
	ot adjusted due and unp	paid \$	37, 438.01	
Permanent disability claims	ot adjusted due and unp	paid\$	37, 438.01	43, 291.13 449.03 1, 519.65
Permanent disability claims Total permanent disabi	ot adjusted due and unp lity claims e and unpaid	aid \$	37, 438.01	449.03
Permanent disability claims Total permanent disability claims Old age and other benefits du Total unpaid claims	ot adjusted due and unp lity claims e and unpaid	aid \$	37, 438.01 \$	449.03 1,519.65

Exhibit of Certificates

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement	41,722	\$32,673,500.00
Benefit certificates written during the year	2.496	1, 588, 500,00
Totals	44,218	\$34, 262, 000,00
Deduct terminated or decreased during the year	5,581	4, 519, 250.00
Total benefit certificates in force December 31.	-	
1912	№ , 637	\$29,742,750,60
Business in Iowa During the Year		
	Number	Amount
Benefit certificates in force December 31, 1911, as per		
last statement	348	\$237,750.00
Benefit certificates written during the year		
Totals		\$279,000.00
Deduct terminated or decreased during the year	112	
Total benefit certificates in force December 31,		
1912	294	\$208, 250.00

Exhibit of Death Claims Total Claims

Received during the year from members in Iowa: Mortuary, \$2,609.57; expense, \$331.50; total, \$2,941.07.

Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year		Amount \$47,810.48 923,707.53
Totals	467	\$371,518.01

Claims paid during the year	411	310,668.93
Balance	56	\$60,819.08
Liens on certificates		12,694.90
ing the year	5	1,134.23 3,818.82
Claims unpaid December 31, 1912	51	\$43, 291.13

Iowa Claims

Towa 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 Saved by compromising or scaling down claims dur-	2	\$2,300.06
ing the year		300.00
Claims unpaid December 31, 1912	2	\$2,000.00

LADIES OF THE MODERN MACCABEES

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	14,909.80
Balance	41	\$1,924.03
Transferred to death claims \$1,200.00		
Transferred to old age 2,100.00		
Saved by compromising of scaling down claims dur-		
ing the year	G	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

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

Exhibit of Old Age and Other Claims

Total Claims

2002 140 2003 140 40 40 40 40 40 40 40 40 40 40 40 40 4	Number	Amount
Claims unpaid December 31, 1911, as per last statement	22	\$2,156.52
Claims incurred during the year	121	60,288.09
Totals	143	\$62,444.61
Claims paid during the year.	130	60, 449.96
Balance Saved by compromising or scaling down claims dur-	13	\$1,994.65
ing 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-902.

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-389.

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, 4i; Indiana, 10; Iowa, 14; Kansas, 1; Kentucky, 3; Michigan, 702; Minnesota, 7; Montana, 1; Nebraska, 1; New Jersey, 4; Ohio, 3; 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.

29,837.43

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, 1104-5 Karpen Bldg., Chicago, Ill.

Balance From Previous Year

Expense Fund \$1,305.10	Total \$298, 515.40
\$1,305.10	\$298, 515.40
\$1,099.10	\$1,099.10
120, 484.40	342,096.62
239.70	239.70
\$121,823.20	\$343, 435, 42
1.0000000000000000000000000000000000000	
	309.14
\$121,823,20	\$343,126.28
	5, 323.27
	1,650.00
	5,460.00
	430.58
	400.00
330.16	330.16
214.70	214.70
20,000.00	20,000.00
\$142,368.06	\$376, 934.99
	\$121, 823.20 \$121, 823.20 \$124, 823.20 \$124, 823.20

LOYAL AMERICANS OF THE REPUBLIC

Disbursements

Distractive			
	Mortuary Fund	Expense Fund	Total
Death claims	\$110,220,53		\$249, 220, 83 700, 00
Disability claims		7181,181	1,775.00
Other benefits (broken bones)		1,775.00	1,773.90
Total benefits paid	\$240, 220, 83	\$2,475,00	\$251,605.83
Commissions and fees paid to deputies			
and organizers	4414000	38, 470, 43	38, 470, 43
Salaries of deputies and organizers.		28,779,71	28,779,71
Salaries of officers		20,075,00	21,075,00
Compensation of council trustees		3, 600,00	3,600,00
Salaries and other compensation of			
committees		777.88	777.88
Salaries of office employes		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
		20	
Traveling and other expenses of offi-		5,511.57	5,511.57
cers, trustees and committees		555.15	555.15
Insurance department fees		3,396.47	3,396.47
Rent		3,542.61	3,542.61
Advertising, printing and stationery		0,	
Postage, express, telegraph and tele-		3, 262, 45	3,262.45
phone		1, 154.96	1, 154 .96
Lodge supplies		3, 352.36	3,352.36
Official publication		619.56	619.56
Legal expense in litigating claims		191.00	191.00
Furniture and fixtures		191.00	1.71
Taxes, repairs and other expenses on	100.00	9.01	109.61
real estate	100.00	2, 391.66	2,761.25
All other disbursements		2, 301.00	2,101.2.
Total disbursements		\$136,851.06	\$386,541.49
Balance		\$6,822.10	\$288,908.90
Ledger As	sets		
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)	Off Times care	39,000.00	
Cash in association's office and deposite	d in hanks	38, 467.19	
Cash in association's office and deposite	. III Danies		
Other ledger assets, viz.: Special deposit (Luck claim)		550.00	
Total ledger assets		*	288,908.90
Non-Ledger	Anneta		
Table and wonte due and goorued			7,742.40
Interest and rents due and accrued	value		9,358.29
Market value of real estate over book Market value of bonds and stocks over	book value		6,901.2
Market value of bonds and stocks over	DOOR VALUE		

Assessments actually collected by subordinate

lodges not yet turned over to supreme lodge

All other assets, viz :		
Organizers' balance: \$	553.22	
office furniture and fixtures, supplies, etc.	3,500.00	
		4,053.25
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 Borrowed money, \$28,000.00; interest due or accrued		5, 362.81
on same, \$96.67		28,066.67
Total liabilities		\$ 64, 128, 69
Total liabilities		\$ 64,128.69
Total liabilities		\$ 64, 128.69
		\$ 64,128.69
Exhibit of Certificates Total Business of the Year	Number	\$ 64, 128.69 Amount
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per		Amount
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement	28, 210	Amount \$32,871,662.68
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year	28, 210	Amount
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals	28, 210	Amount \$32,871,662.68
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals	28, 210	Amount \$32, 871, 662.68 867, 750.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31,	28, 210 1,020 29, 230 12, 437	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year. Totals Deduct terminated or decreased during the year.	28, 210 1,020 29, 230 12, 437	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31,	28, 210 1,020 29, 230 12, 437	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year	28, 210 1,020 29, 230 12, 437 16, 793	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1912	28, 210 1,020 29, 230 12, 437 16, 793	Amount \$32, 871, 602.08 867, 750.00 \$33, 739, 412.08 15, 275, 116.68 \$18, 464, 296.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement	28, 210 1,020 29, 230 12, 437 16, 793 r Number	Amount \$32, 871, 602, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 60 Amount \$325, 500, 00
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1912 Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70	Amount \$32, 871, 602.08 867, 750.00 \$33, 739, 412.08 15, 275, 116.68 \$18, 464, 296.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70	Amount \$32, 871, 662.08 867, 750.00 \$33, 739, 412.03 15, 275, 116.68 \$18, 464, 290.00 Amount \$325, 500.00 65, 250.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70 342 175	Amount \$32, 871, 602.68 867, 750.00 \$33, 739, 412.68 15, 275, 116.68 \$18, 464, 296.00 Amount \$325, 500.00 67, 250.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Totals Deduct terminated or decreased during the year	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70 342 175	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 60 Amount \$325, 500, 00 65, 250, 00 \$390, 750, 00 169, 500, 00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70 342 175	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 60 Amount \$325, 500, 00 67, 250, 00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year. Totals Deduct terminated or decreased during the year. Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year. Totals Deduct terminated or decreased during the year. Total benefit certificates in force December 31, 1912 Exhibit of Death Claims	28, 210 1, 020 29, 230 12, 437 16, 793 r Number 272 70 342 175	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 60 Amount \$325, 500, 00 65, 250, 00 \$390, 750, 00 169, 500, 00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in lowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Totals Deduct terminated or decreased during the year	28, 210 1,020 29, 230 12, 437 16, 793 T Number 272 70 342 175	Amount \$32, 871, 602.68 867, 750.00 \$33, 739, 412.68 15, 275, 116.68 \$18, 464, 296.00 Amount \$325, 500.00 65, 250.00 \$390, 750.00 169, 500.00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Totals Deduct terminated or decreased during the year	28, 210 1,020 29, 230 12, 437 16, 793 Number 272 70 342 175	Amount \$32, 871, 662.08 867, 750.00 \$33, 739, 412.03 15, 275, 116.68 \$18, 464, 290.00 Amount \$325, 500.00 65, 250.00 \$390, 750.00 169, 500.00
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year	28, 210 1,020 29, 230 12, 437 16, 793 Number 272 70 342 175 167	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 00 Amount \$425, 500, 00 65, 250, 00 \$390, 750, 00 169, 500, 00 Amount \$221, 250, 00
Exhibit of Certificates Total Business of the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Business in lowa During the Year Business in lowa During the Year Business in lowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Exhibit of Death Claims Total Claims Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year	28, 210 1,020 29, 230 12, 437 16, 793 r Number 272 70 342 175 167 Number 32 209	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 60 Amount \$325, 500, 00 67, 250, 00 \$390, 750, 00 \$4221, 250, 00 Amount
Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Totals Deduct terminated or decreased during the year Totals Deduct terminated or decreased during the year Total benefit certificates in force December 31, 1912 Business in Iowa During the Year	28, 210 1,020 29, 230 12, 437 16, 793 r Number 272 70 342 175 167 Number 32 209	Amount \$32, 871, 662, 68 867, 750, 00 \$33, 739, 412, 68 15, 275, 116, 68 \$18, 464, 296, 00 Amount \$425, 500, 00 65, 250, 00 \$390, 750, 00 169, 500, 00 Amount \$221, 250, 00

Claims paid during the year	273	219, 220.83
Balance	28	\$96, 123.97
Saved by compromising or scaling down claims dur- ing 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		2,425.00
Totals		\$2,675.00
Claims paid during the year		2,475.00
Balance	1	\$200.00
Saved by compromising or scaling down claims dur- ing the year (1 dropped)	1	200.00
Iowa Claims		
	Number	Amount
Claims incurred during the year	1	\$100.00
Totals		\$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.

	Mortuary Funds	Building Funds	Expense Funds	Total
Balance from previous year	\$108,966.00	\$19,307.62	\$9,014.33	\$137,287.9
8	Income			
Assessments or premiums during first 10 months of membership of which all or an extra percent-				
age is used for expense			\$2,096.90	\$2,096.90
All other assessments or premiums	\$57,794.87	\$ 3,031.52	14,680.51	75,506.90
Net amount received from members	\$57,794.87	\$3,031.52	\$16,777.41	\$77,603.80

	Mortuary Funds	Building Funds	Expense Funds	Total
Interest on mortgage loans	5,212.21	15 795 530		5, 212, 21
Interest from all other sources (banks) Gross rents from associa- tion's property, includ-	14:1.63	347 1867 2	168.32	311.95
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	41.00
Total income	\$172, 116, 71	\$22, 239, 14	\$28, 585, 86	\$223,041.71

Disbursements

	Mortuary Funds	Building Funds	Expense Funds	Total
Death claims	867, 174, 93			\$67, 474.93
Permanent disability claims	2,752.00	******	NET CONTRACTOR	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 Salaries of deputies and or-	(2,25,51,25)		1, 261.90	
ganizers	******		1,800.00	
trustees			6,800.00	
Salaries of office employes			1,440.00	*******
Salaries and fees paid to supreme medical exam-				
iners Salaries and fees paid to subordinate medical ex-	(=======)	*******	242.00	•••••
aminers Traveling and other expenses of officers, trus-	*****		64.00	
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			000.24	
Taxes, repairs and other		******	605.80	
expenses on real estate All other disbursements,		*****	2, 209.65	
office supplies, auditing committee, miscel-				
laneous		******	495.98	
Total disbursements.	\$70,524.93		\$17,697.12	\$88, 222.05
Balance	\$101,591.78	\$22, 339.14	\$10,888.74	\$134,819.66

Ledger Assets

Ledger Assets		
Book value of real estate	24,678.32 96,750.00 13,391.34	
Total ledger assets	1	134,819.66
Non-Ledger Assets		
Interest and rents due and accrued		1,525,30
Market value of real estate over book value Assessments actually collected by subordinate		15, 321.68
lodges not yet turned over to supreme lodge Office furniture, fixtures and supplies		6,600.00 1,000.00
Gross assets		\$ 159,266.64
Deduct Assets Not Admitted		
Furniture, fixtures, etc.		1,000.00
Total admitted assets	3	\$ 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		45 500 500 00
last statement	4, 518 479	\$5,793,500.00 505,000.00
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,		\$ 5,789,000.00
Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1911, as per	100	4310 500 00
last statement		
Benefit Certificates written during the year		42,000.00
Totals		
Deduct terminated or decreased during the year	18	22,500.00
Total benefit certificates in force December 31, 1912 Received during the year from members in Iowa: Mortuary, \$1,992.11; building, \$104.28; expense, \$573.86: total, \$2,670.25.	193	\$232,500.00
total, \$2,010.20.		

LOYAL MYSTIC LEGION OF AMERICA

Exhibit of Death Claims

Total Claims

Number	Amount
1	\$1,000,00
60	77, 500,00
61	\$78,500.00
56	73,000.00
5	\$5,500.00
	5,525.07
5	\$5,500.00
Number	Amount
4	\$6,000.00
4	\$6,000,00
4	6,000.00
	612.24
	1 60 61 50 5 5 Number

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

	lumber	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, \$4,883.60; building fund, \$255.65; expenses, \$1,457.26.

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 busness 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 20, 1897.

Commenced Business April 5, 1897.

Home Office, Mason City, Iowa.

Balance From Previous Year

				Mortuary Funds	Reserve Funds
Balance	from	previous	year	\$21, 262.30	\$1,030,154.12
Temp	oraril	y overdra	wn protected by	balance in	reserve fund.

Income

All other assessments or pre-	niums	\$1, 125, 264.81	\$80,694.00
Total received from me Deduct payments returns to		\$1, 125, 264.81	\$80,694.00
and members		2,131.08	170.60
Net amount received fr			
bers		\$1, 123, 133.73	\$80,523.40
Interests on mortgage loans. Interest on bonds and divi		19, 170, 60	
stocks		27, 351.09	
Interest from all other sou per cent daily balance		603.59	
Total income		\$123, 133.73	\$127,648.68
	Suspense Funds	Expense Funds	Total
Balance from previous year	\$9,800.31	\$6,980.07	\$1,025,672.20
Less suspense account be-			
ing money received in			
1911 deposited in bank			
but not distributed to	5 12 2 3 1 1 1 1		
the different funds	9,800.31		9,800.31
Membership fees actually			\$1,015,871.89
		\$139,700.78	\$139,700.78
received		φ100,100.18	φ105, 100.1d
received		\$100,100.18	1, 205, 958.81

	Suspense Funds	Expense Funds	Total	
Other payments by mem-				
bers		6,182.19	6,182.19	
Suspense account	24,020.71		21,020.71	
Total received from				
members	\$24,020.71	8388, 978, 59	\$1,618,958.11	
Deduct payments returns				
to applicants and mem-				
bers	*****	7,126,86	9,428.54	
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		3,974.26	3,974.26	
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	\$1,685,6

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	
Total disbursements	\$1,232,436.80	
Balance	\$7,360.86	\$1,034,598.29
Suspense	Ernense	

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

Salaries and other compensation of committees....

Salaries of office employees

Traveling and other expenses of officers, trustees and committees.....

Insurance department fees.

Rent including light.....

Advertising, printing and stationery

Postage, express, telegraph and telephone....

Lodge supplies

Official publication

Legal expense in litigating claims

Furniture and fixtures.....

All other disbursements....

Total disbursements.

Balance ____

Expense

Funds

1,264.75

47,288.56

1,218.82

1,279.43

5,671.25

19,347.91

25, 130.03

3, 430.55

19,960.58

13,587.70

3,724.08

29,446.56

Total

1,264.75

47,288.56

1,218.82

1,279.43

5,671.25

19,347.91

25, 130.03

3, 430.55

19,960.58

13,587.70

3,724.08

29,446.56

\$385,336.85 \$1,617,773.65 \$1,617,773.65

\$32,471.80 \$1,083,729.94 \$1,083,729.94

325,800.00

681,399.99

76, 529.95

61,000.00

92,000.00

22,500.00

100.00

8,025.00

\$ 1,083,729.94

21,039.10

182,500.00

153,000.00

22,500.00

8, 125.00

35, 293.00

218, 918.00

31, 316.75

250, 884.75

650.00

\$ 1,287,269.04

Suspense

~~~~~~

----

\$24,020.71

Mortgage loans on real estate ......\$

Book value of bonds and stocks.....

Deposited in trust companies and banks on interest

Interest and rents due and accrued.....

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

Death claims resisted ......\$

Death claims reported but not adjusted.....

Permanent disability claims reported but not yet adjusted \$

Sick and accident claims resisted.....\$

Sick and accident claims reported but not yet ad-

Old age benefits .....

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

Advance assessments -----

Total ledger assets.....

Total admitted assets .....

Total death claims

Total permanent disability claims.....

Total sick and accident claims.....

Total unpaid claims -----

Total liabilities

Ledger Assets

Non-Ledger Assets

Liabilities

### Exhibit of Certificates

| 71 C        | Business     | N 10  | à 1   | 7. F        |
|-------------|--------------|-------|-------|-------------|
| 4 63 1 24 1 | 131151111150 | 63 \$ | I ITA | K 4 . 24 E. |

|                                                                                                                      | Number   | Amount                              |
|----------------------------------------------------------------------------------------------------------------------|----------|-------------------------------------|
| Benefit certificates in force December 31, 1911, as per last statement                                               | 137, 569 | \$102,666,750,00                    |
| Benefit certificates written during the year                                                                         | 3,681    | A CONTRACTOR OF THE CONTRACTOR      |
| Totals                                                                                                               |          | \$196, 189, 750,00                  |
| Deduct terminated or decreased during the year                                                                       |          | 75, 685, 000, 00                    |
| Total benefit certificates in force December 31.                                                                     | 101.178  | \$120,504,750.00                    |
| Business in Iowa During the Year                                                                                     |          | Amount                              |
| Benefit certificates in force December 31, 1911, as per last statement  Benefit certificates written during the year | 163      | \$29, 625, 750,00<br>166, 500.00    |
| Totals  Deduct terminated or decreased during the year                                                               | 22, 423  | \$29, 792, 250.00<br>7, 995, 500.00 |
| Total benefit certificates in force December 31, 1912 Received during the year from members in Iowa:                 | 16,578   | \$21,796,750.00                     |
| Mortuary, \$201,010.07; reserve, \$13,459.72; expense, expense, \$60,635.32; total, \$275,105.11.                    |          |                                     |

### Exhibit of Death Claims

### Total Claims

Claims unpaid December 31, 1911, as per last statement

Number

190

Amount \$169,500,00

| 936 1,164,591     | Claims (face value) incurred during the year.          |
|-------------------|--------------------------------------------------------|
| 1,065 \$1,334,091 | Totals                                                 |
| 927 1, 136, 836   | Claims paid during the year                            |
| 138 \$197,255     | Balance                                                |
| \$31,755          | Saved by compromising or scaling down claims during    |
| 11 12,500         | Claims rejected during the year                        |
| 127 \$153,000     | Claims unpaid December 31, 1912                        |
|                   | Iowa Claims.                                           |
| Number Amoun      | * **                                                   |
| 20 \$29,000       | Claims unpaid December 31, 1911, as per last statement |
| 193 176, 478      | Claims (face value) incurred during the year.          |
| 153 \$205, 478    | Totals                                                 |
| 129 172, 937      | Claims paid during the year                            |
| 24 \$32,540       | Balance                                                |
| 4.040             | Saved by compromising or scaling down claims during    |
| 1 1,000           | the year                                               |
| 1 1,000           | Claims rejected during the year-                       |
| 23 \$27,500       | Claims unpaid December 31, 1912                        |
|                   |                                                        |

### Exhibit of Permanent Disability Claims

### Total Claims

| rotal 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 Saved by compromising or scaling down claims during | 46     | \$25,788.46 |
| 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 unnpaid 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    |
| * I                                                         |        |             |

### Exhibit of Sick and Accident Claims

Claims unpaid December 31, 1912.....

\$6,500.00

### Total Claims

| \$5,625.00      |
|-----------------|
|                 |
| 67 35, 585 . 83 |
| 03 \$41,210.83  |
| 1,975.00        |
| 52 \$29,335.83  |
| 12 1,775.00     |
| 9, \$8,125.00   |
| O T             |

### Iowa Claims.

| Claims unpaid December 31, 1911, as per last statement<br>Claims incurred during the year | Number<br>6<br>85 | Amount<br>\$1,250.00<br>5,150.00 |
|-------------------------------------------------------------------------------------------|-------------------|----------------------------------|
| Totals                                                                                    | 41                | \$6,400.00<br>250.00             |
| Claims paid during the year                                                               | 33<br>3           | \$3,800.00<br>600.00             |
| Claims unpaid December 31, 1912                                                           | 5                 | \$1,750.00                       |

### Exhibit of Old Age and Other Claims

### Total Claims

| Claims unpaid December 31, 1911, as per last statement | Number 4 | Amount<br>\$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                                                |          | \$35, 293.00       |
| Claims unpaid December 31, 1912                        | 49       | \$35, 293,00       |
| Iowa Claims.                                           |          |                    |
| 9                                                      | Number   | Amount             |
| Claims unpaid December 31, 1911, as per last statement | 4        | \$400.00           |
| Claims incurred during the year                        | 141      | 53,036.60          |
| Totals                                                 | 145      | \$53, 436.60       |
| Claims paid during the year                            |          | 26, 400.00         |
| Balance                                                | 38       | \$27,036.60        |
| Claims unpaid December 31, 1912                        | 38       | \$27, 036.60       |

### General Interrogatories

Is the association organized and conducted on the lodge system with ristualistic 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 Habilities of the association under its certificates in force becember 31st last, been mathematically determined?

Answer No

110

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, \$53,000.00.

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-Jowa, ?24; Minnesota, 254; Missouri, 381; Michigan, 209; Texas, 318, Nebraska, 119; Oklahoma, 117; Wisconsin, 141; Illinois, 138; No. Dakota, 82; Washington, 50; 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, 1884.

Commenced Business January 2, 1883.

Home Office, corner Fifteenth St. and Third Ave., Rock Island, 111.

### Balance From Previous Year

|                                                                                | Mortuary<br>Funds | Expense<br>Funds | Total             |
|--------------------------------------------------------------------------------|-------------------|------------------|-------------------|
| Balance from previous year                                                     | \$9,073,501,19    | \$1,223,001.01   | \$10, 206, 502.20 |
| Incom                                                                          | e                 |                  |                   |
| All other assessments or premiums                                              | \$14,010,099.50   |                  | \$14,010,099.50   |
| Dues and per capita lax                                                        |                   |                  | 1,370,061.55      |
| 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                              |                   | 11,669.90        | 11,669.90         |
| Net amount received from mem-<br>bers                                          | \$14,010,099.50   | \$1,376,806.77   | \$15, 386, 926.27 |
| Interest on bonds and dividends on                                             | 322,096.54        |                  | 322,096.54        |
| stocks                                                                         | 47, 595, 43       | 26, 821, 34      |                   |
| Interest from all other sources                                                | 41, 333.43        | 20,022,00        |                   |
| Gross rents from association's prop-<br>erty, including \$13,000,000 for asso- |                   |                  |                   |
| ciation's occupancy of its own                                                 |                   | 13, 144, 00      | 13, 144.00        |
| buildings                                                                      |                   | 67,942,19        |                   |
| Sale of lodge supplies                                                         |                   |                  |                   |
| Dividend insolvent First National                                              | - 14,000,00       |                  | 14,000.00         |
| Bank, Charlton, Ia.                                                            | 0.75              | 8,662.00         | 8,662.00          |
| Certificate fees                                                               |                   | 60, 356.98       | 60,356.98         |
| Advertising (official paper)                                                   |                   |                  |                   |
| Profits on sale or maturity of ledger assets (bonds)                           | 10.10             |                  | 18.76             |
| Increase by adjustment in book value                                           |                   |                  | 584.98            |
| Total Income                                                                   | \$14,394,395.21   | \$1,553,753.28   | \$15,948,148.49   |
| Grand total                                                                    |                   |                  | \$26,244,650.69   |

### Disbursements

| Peath claims Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees | 1000.000                 | 171, 318, 21        | \$12, 359, 055, 33 |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------|---------------------|--------------------|
| Salaries of officers and trustees<br>other compensation of officers and                                                        |                          |                     |                    |
| Other compensation of officers and                                                                                             |                          |                     |                    |
|                                                                                                                                |                          | 22, 500, 00         | 22, 500,00         |
| trustees                                                                                                                       |                          |                     |                    |
|                                                                                                                                |                          | 30,000,00           | 30, 000,00         |
| Salaries and other compensation of                                                                                             |                          |                     |                    |
| committees                                                                                                                     |                          | 10,500,00           |                    |
| Salaries of office employes                                                                                                    |                          | 187, 985, 85        | 187, 985, 85       |
| Salaries and fees paid to supreme med-                                                                                         |                          |                     |                    |
| ical examiners                                                                                                                 | ********                 | 25,692.44           | 25, 692, 14        |
| Salaries and fees paid to subordinate                                                                                          |                          |                     |                    |
| medical examiners                                                                                                              | XX13311X                 | 2,412,30            | 2, 412, 34         |
| Traveling and other expenses of offi-                                                                                          |                          |                     |                    |
| cers, trustees and committees                                                                                                  |                          | 10,625.82           | 10,625.82          |
| Insurance department fees                                                                                                      |                          | 2,458.85            | 2,458,85           |
| Rent, including \$13,000,00 for associa-                                                                                       |                          |                     |                    |
| tion's occupancy of its own build-                                                                                             |                          |                     |                    |
| ings                                                                                                                           | *****                    | 15,400.00           | 15, 400.00         |
| Advertising, printing and stationery                                                                                           |                          | 2.819.47            | 2,849,47           |
| Postage, express, telegraph and tele-                                                                                          |                          |                     |                    |
| phone                                                                                                                          |                          | 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          |
| Salarles general attorneys (2)                                                                                                 |                          | 13, 200, 00         | 13, 200,00         |
| Furniture and fixtures                                                                                                         |                          | 11,605.39           | 11,6 5,39          |
| Taxes, repairs and other expenses on real estate                                                                               |                          |                     |                    |
|                                                                                                                                |                          | 7,994.22            | 7,994.22           |
| Gross decrease by adjustment in book                                                                                           |                          |                     | 02 0002            |
| 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 70          | \$051 316 00        | \$12,077,770.88    |
| Increased by transfer                                                                                                          | \$11,000, <b>4</b> 34.79 | 8,715.85            | 8, 715, 85         |
| increased by transfer                                                                                                          | *****                    | 0,713.63            | 0, 110.03          |
| Balance                                                                                                                        | \$11 000 454 70          | <b>9</b> 000 021 04 | \$12,086,486.73    |
| Decreased by transfer                                                                                                          |                          |                     | 8,715.85           |
| -                                                                                                                              | 8,719.80                 |                     | 8,715.85           |
| Balance                                                                                                                        | \$11,087,738.94          | \$990,031.94        | \$12,077,770.88    |
| Ledger As                                                                                                                      |                          |                     |                    |
|                                                                                                                                |                          |                     |                    |
| Book value of real estate                                                                                                      |                          |                     |                    |
| Book value of bonds                                                                                                            |                          | 8,865,244.68        |                    |
| Deposited in trust companies and banks                                                                                         | on interest              | 2, 556, 507.35      |                    |
| Total ledger assets                                                                                                            |                          |                     | \$ 12,077,770.88   |

| 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, 507.35   |
|                                                    |                  |
| Total ledger assets                                | \$ 12,077,770,88 |

### Non-Ledger Assets

| Interest and | rents due | and accrue | ed    |             | 159, 325, 92 |
|--------------|-----------|------------|-------|-------------|--------------|
| Assessments  | actually  | collected  | by    | subordinate |              |
| lodges not   | yet turne | d over to  | supre | eme lodge   | 1,050,000.00 |

| Supply and paper stock inventory Printing plant inventory Furniture Library Sanatorium chattel property                                                        | 30, 186, 05<br>100, 065, 90<br>122, 748, 02<br>8, 194, 70<br>79, 806, 11 |                                       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|---------------------------------------|
| Gross assets                                                                                                                                                   |                                                                          | \$10,001.48<br>\$13,627,907.88        |
|                                                                                                                                                                |                                                                          |                                       |
| Deduct Assets Not Admitted                                                                                                                                     |                                                                          |                                       |
| Book value of bonds and stocks over market value 8<br>Supply, paper stock, printing plant, furniture,<br>library and sanatorium chattel property               | 58, 279, 11<br>340, 901, 68                                              |                                       |
|                                                                                                                                                                |                                                                          | 399, 180, 52                          |
| Total admitted assets                                                                                                                                          |                                                                          | \$ 13,228,817.36                      |
| Liabilities                                                                                                                                                    |                                                                          |                                       |
| Death claims due and unpaid \$                                                                                                                                 | 174,098,55                                                               |                                       |
| Death claims resisted                                                                                                                                          | 248,500.00                                                               |                                       |
| Death claims reported but not adjusted                                                                                                                         | 673, 150.00                                                              |                                       |
| Total unpaid claims                                                                                                                                            |                                                                          | <b>\$</b> 1, (95, 748.55              |
| accrued 197 death claims incurred in 1912 not reported until 1913, to and including January 25, 1913                                                           |                                                                          | 72, 149.27<br>334, 500.60             |
| 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<br>last statement                                                                                      | 1,183,733 \$                                                             | 1, 863, 194,000,00<br>42, 225, 000,00 |
| belief certificates written during the years                                                                                                                   |                                                                          |                                       |
| Totals  Deduct terminated or decreased during the year                                                                                                         | 1,216,877 \$<br>253,911                                                  | 359,660,000.00                        |
| Total benefit certificates in force December 31, 1912                                                                                                          | 962,966 \$                                                               | 1, 545, 759, 000.00                   |
| Business in Iowa During the Yes                                                                                                                                |                                                                          |                                       |
| Benefit certificates in force December 31, 1911, as per                                                                                                        | Number                                                                   | Amount                                |
| last statement                                                                                                                                                 | 97, 496                                                                  | \$162,791,500,60                      |
| Benefit certificates written during the year                                                                                                                   | 1,457                                                                    | 1,993,000.00                          |
| Totals<br>Deduct terminated or decreased during the year                                                                                                       | 98, 953<br>17, 277                                                       | \$164,784,500.00<br>26,429,500.00     |
| Total benefit certificates in force December 31,  1912  Received during the year from members in Iowa: Mortuary, \$1.228,641.50; expense, \$116,890.94; total, | 81,676                                                                   | \$138, 355, 000.00                    |

\$1,345,532.44.

### MODERN WOODMEN OF AMERICA

#### Exhibit of Death Claims

| T       | dal | Cla | im |
|---------|-----|-----|----|
| 1200000 |     |     |    |

| 1 start Charles                                     |        |                 |
|-----------------------------------------------------|--------|-----------------|
|                                                     | Number | Amount          |
| Claims unpaid December 31, 1901, as per last state- |        |                 |
| ment                                                | 838    | \$1,381,876,60  |
| Claims (face value) incurred during the year        | 7, 128 | 12, 212, 500,00 |
| Previously dropped-re-instated                      | G      | 10,000.00       |
| Totals                                              | 7,972  | \$13,604,376.60 |
| Claims paid during the year                         | 7,260  | 12, 350, 055.33 |
| Balance                                             | 719    | \$1,245,321.27  |
| Saved by compromising or scaling down claims dur-   |        |                 |
| ing the year                                        |        | 92,572.72       |
| Claims rejected during the year                     | 40     | 57,900.00       |
| Claims unpaid December 31, 1912                     | 672    | \$1,695,748.55  |
| lowa Claims                                         |        |                 |

#### lowa Claims

|                                                              | Number | Amount         |
|--------------------------------------------------------------|--------|----------------|
| Claims unpaid December 31, 1911, as per last state-<br>ment  | 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    | 1,047,025.00   |
| Balance<br>Saved by compromising or scaling down claims dur- | 56     | \$100,725.00   |
| ing 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?

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, ( 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-TWOW 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 CON-DUCTORS 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

| Balance from previous year                        | Mortuary<br>Funds<br>\$640, 392.15 | Reserve<br>Funds<br>\$903, 224,56 | Expense<br>Funds<br>\$30,641.85 | Total<br>\$1,574,258,56 |
|---------------------------------------------------|------------------------------------|-----------------------------------|---------------------------------|-------------------------|
|                                                   |                                    |                                   |                                 | 4.1.514, 255.00         |
|                                                   | Income                             | •                                 |                                 |                         |
| Membership fees actually<br>received              |                                    |                                   | \$16, 410.00                    | \$16,410.00             |
| premiums                                          | \$1,229,704.00                     | \$81,303.00                       |                                 | 1,311,007.00            |
| Forfeit fees                                      |                                    |                                   | 1,773.00                        | 1,773.00                |
| Total received from                               |                                    |                                   |                                 |                         |
| members                                           | \$1,220,704.00                     | \$81,303.00                       | \$18, 183.00                    | \$1,329,190.00          |
| Deduct payments returns<br>to applicants and mem- |                                    |                                   |                                 |                         |
| bers                                              | 737.00                             |                                   | 210.00                          |                         |
|                                                   | 131.00                             | *******                           | 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                        | 411,010.00                      | 34, 339.78              |
| Interest from all other                           |                                    |                                   |                                 | 04,000.10               |
| sources                                           |                                    |                                   | 16,448.28                       | 16,448.28               |
| Claim of J. W. Pettigrew                          |                                    |                                   |                                 | 000M,03704-000          |
| account of no bene-                               |                                    |                                   |                                 |                         |
| Advanced assessment re-                           |                                    |                                   | 673.00                          | 673.00                  |
| paid on death claim                               |                                    |                                   | 14000000                        |                         |
| para an acath chami                               |                                    |                                   | 294.00                          | 294.00                  |
| Total income                                      | \$1,228,967.00                     | \$115,642.78                      | \$35, 358.28                    | \$1,379,968.06          |
|                                                   | Disburseme                         | nts                               |                                 |                         |
|                                                   | Mortuary                           | Reserve                           | Expense                         |                         |
| Death claims                                      | Funds                              | Funds                             | Funds                           | Total                   |
| Permanent disability claims                       | \$1,138,000.00                     |                                   |                                 | \$1,138,000.00          |
| a commence disability claims                      | 96,000.00                          |                                   |                                 | 96,000.00               |
| Total benefits paid                               | \$1,284,000.00                     |                                   |                                 | \$1,284,000.00          |

| ORDER OF RAILV                                              | NAY CONDU         | CTORS OF         | AMERIC           | 'A 117                          |
|-------------------------------------------------------------|-------------------|------------------|------------------|---------------------------------|
|                                                             | Mortuary<br>Funds | Reserve<br>Funds | Expense<br>Funds | Total                           |
| Salaries of officers and trustees                           |                   |                  | 3, 900.00        | 0.000.00                        |
| Salaries of office employes                                 | *****             |                  | 10, 978, 39      | 3,900.00<br>10,978.39           |
| Salaries and fees paid to<br>supreme medical exam-<br>iners |                   |                  |                  |                                 |
| Salaries and fees paid to<br>subordinate medical ex-        | ****              | ******           | 600.00           | 600,00                          |
| aminers                                                     | *****             |                  | 60,00            | 60.00                           |
| Rent                                                        |                   |                  | 1,000.00         | 1,000.00                        |
| Printing and stationery Postage, express, telegraph         |                   | ******           | 2, 162.76        | 2,162.76                        |
| and telephone<br>Legal expense in litigating                | *******           | •••••            | 7,526.91         | 7,526.91                        |
| 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                  |
|                                                             | Liabilitie        |                  |                  |                                 |
| Death claims due and unpaid                                 | d                 | 9                | 23,000.00        |                                 |
| Death claims adjusted not ye                                |                   |                  | 22,000.00        |                                 |
| Death claims reported but n                                 |                   |                  | 97,000.00        |                                 |
| Total death claims                                          |                   |                  |                  | \$ 142,000.00                   |
| Permanent disability claims a                               | adjusted not      | yet due \$       | 1,000.00         |                                 |
| Permanent disability claims adjusted                        |                   |                  | 10,000.00        |                                 |
| Total permanent disab                                       | ility claims      |                  |                  | 11,000.00                       |
| Total unpaid claims                                         |                   |                  |                  | \$ 153,000.00                   |
| Advance assessments                                         |                   |                  |                  | 19,338.00                       |
| Total liabilities                                           |                   |                  |                  | \$ 172,338.00                   |
| Ex                                                          | hibit of Cert     | Ificates         |                  |                                 |
| Total                                                       | Business of       | the Year         |                  |                                 |
| Benefit certificates in force                               |                   |                  | Number           | Amount                          |
| last statement<br>Benefit certificates written de           |                   |                  | 43,333<br>4,481  | \$81,564,000.00<br>8,085,000.00 |
| Totals  Deduct terminated or decrease                       |                   |                  | 0.000            | \$89,649,000.00<br>6,602,000.00 |
| Total benefit certificate                                   |                   |                  | 44, 052          | \$83,047,000.00                 |

### ORDER OF RAILWAY CONDUCTORS OF AMERICA

### Business in Iowa During the Year

| Benefit certificates written aboring the year | Number<br>1.11 | Amount<br>\$251,000,00 |
|-----------------------------------------------|----------------|------------------------|
| Total benefit certificates in force December  |                |                        |
| 1912                                          | 1,27           | \$2,367,000,00         |

#### Exhibit of Death Claims

### Total Claims

| Claims unpaid December 31, 1911, as per jast statement<br>Claims (face value) incurred during the year |          | Amount<br>\$168,000.00<br>1,112,000.0a |
|--------------------------------------------------------------------------------------------------------|----------|----------------------------------------|
| Totals Claims paid during the year                                                                     | 650      | \$1,280,000,00<br>1,138,000.00         |
| Balance<br>Claims unpaid December 31, 1912                                                             | 67<br>67 | \$142,000,00<br>142,000,00             |

### Exhibit of Permanent Disability Claims

#### Total Claims

| Claims unpaid December 31, 1911, as per last statement<br>Claims incurred during the year | Number<br>11<br>43 | Amount<br>\$26,000,00<br>\$1,000,00 |
|-------------------------------------------------------------------------------------------|--------------------|-------------------------------------|
| Totals                                                                                    | 54<br>48           | \$107, 000,00<br>96, 000,00         |
| Balance<br>Claims unpaid December 31, 1912                                                | 6<br>6             | \$11,000.00<br>\$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?

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, honds 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, 1827.

Commenced Business April 15, 1897.

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

### Balance From Previous Year

| Balance from previous year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Mortuary<br>Funds<br>\$153, 106, 46 | Building<br>Funds<br>\$20,000,00 | Expense<br>Funds<br>\$11,943.45 | Total<br>\$185,049.91 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------|----------------------------------|---------------------------------|-----------------------|
| provide the second provide the s | , 100, 100, 10                      | , 20, 000, 100                   | φ11, :P43.43                    | \$185,949.91          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Income                              | •                                |                                 |                       |
| Assessments or premiums<br>during first 12 months<br>of membership of which<br>all or an extra percent-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                     |                                  |                                 |                       |
| age is used for expense<br>All other assessments or                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                     |                                  | \$53,979.26                     | \$53,979.26           |
| Fees for change of cer-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$250, 583.27                       | *******                          | 73,168.58                       | 323, 691.85           |
| tificate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | *******                             |                                  | 269.47                          | 269.47                |
| Total received from                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                     |                                  |                                 |                       |
| members<br>Deduct payments returns to                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | \$250,583.27                        | *******                          | \$127,357.31                    | \$377,940.58          |
| 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<br>Interest on bonds and divi-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 5, 197.42                           |                                  |                                 | 5, 197.42             |
| dends on stocks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 905.45                              | ******                           | ******                          | 905.45                |
| 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         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Disburseme                          | nta                              |                                 |                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Mortuary<br>Funds                   | Building<br>funds                | Expense<br>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         |

|                                                                                                                                                                                                                                                                  | Mortuary<br>Funds                                                                        | Building<br>Funds                                  | Expense<br>Funds                                     | Total                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------|------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Commissions and fees paid                                                                                                                                                                                                                                        | ruma                                                                                     | runus                                              | Funds                                                |                                                                                                  |
| to deputies and organ-                                                                                                                                                                                                                                           |                                                                                          |                                                    |                                                      |                                                                                                  |
| izers                                                                                                                                                                                                                                                            |                                                                                          |                                                    | 59,619,50                                            | 89,619.8                                                                                         |
| Salarles of officers and                                                                                                                                                                                                                                         |                                                                                          |                                                    |                                                      |                                                                                                  |
| trustees                                                                                                                                                                                                                                                         | *******                                                                                  |                                                    | 13, 387, 36                                          | 13,387,36                                                                                        |
| Salaries of office employes                                                                                                                                                                                                                                      | ******                                                                                   |                                                    | 12,593.75                                            | 12,590.73                                                                                        |
| Salaries and fees paid to supreme medical exam-                                                                                                                                                                                                                  |                                                                                          |                                                    |                                                      |                                                                                                  |
| iners                                                                                                                                                                                                                                                            |                                                                                          |                                                    | 2.980.70                                             | 2,980.70                                                                                         |
| Insurance department fees                                                                                                                                                                                                                                        | *****                                                                                    | *                                                  | 244.26                                               | 244.2                                                                                            |
| Advertising, printing and                                                                                                                                                                                                                                        |                                                                                          |                                                    |                                                      |                                                                                                  |
| stationery                                                                                                                                                                                                                                                       | *****                                                                                    |                                                    | 1, 291.11                                            | 1,291.1                                                                                          |
| Postage, express, telegraph                                                                                                                                                                                                                                      |                                                                                          |                                                    |                                                      |                                                                                                  |
| and telephone                                                                                                                                                                                                                                                    |                                                                                          |                                                    | 3,868.44                                             | 3,868.4                                                                                          |
| Lodge supplies                                                                                                                                                                                                                                                   | ******                                                                                   | ******                                             | 6,591.16                                             | 6,591.16                                                                                         |
| Official publication                                                                                                                                                                                                                                             |                                                                                          | ******                                             | 1,887.69                                             | 1,887.6                                                                                          |
| Other legal expenses                                                                                                                                                                                                                                             |                                                                                          | ******                                             | 24.21                                                | 24.2                                                                                             |
| Furniture and fixtures                                                                                                                                                                                                                                           |                                                                                          |                                                    | 458.74                                               | 458.7                                                                                            |
| All other disbursements                                                                                                                                                                                                                                          | 57.50                                                                                    |                                                    | 3,759.09                                             | 3, 816, 50                                                                                       |
| Total disbursements.                                                                                                                                                                                                                                             | \$235, 492.32                                                                            |                                                    | \$136,706.31                                         | \$372, 198.63                                                                                    |
| Balance                                                                                                                                                                                                                                                          | \$174, 489.30                                                                            | \$20,000.00                                        | \$1,658.83                                           | \$199, 148.13                                                                                    |
|                                                                                                                                                                                                                                                                  | JCKS                                                                                     |                                                    | 11,320.20                                            |                                                                                                  |
|                                                                                                                                                                                                                                                                  | and banks o                                                                              | n interest                                         | 63,061.44                                            | -                                                                                                |
| Cash in association's office                                                                                                                                                                                                                                     | and banks o                                                                              | n interest<br>                                     |                                                      |                                                                                                  |
|                                                                                                                                                                                                                                                                  | and banks o                                                                              | n interest<br>                                     | 63,061.44                                            | 199, 148.1                                                                                       |
| Cash in association's office  Total ledger assets                                                                                                                                                                                                                | and banks o                                                                              | n interest                                         | 63,061.44                                            | 199, 148.13                                                                                      |
| Cash in association's office  Total ledger assets                                                                                                                                                                                                                | and banks o                                                                              | n interest                                         | 63,061.44                                            |                                                                                                  |
| Total ledger assets  Interest and rents due and                                                                                                                                                                                                                  | and banks o                                                                              | n interest                                         | 63,061.44                                            | 5,309.9                                                                                          |
| Total ledger assets  Total ledger assets  !  Interest and rents due and Market value of real estate                                                                                                                                                              | Non-Ledger                                                                               | Assets                                             | 63,061.44                                            | 5, 309.9<br>2, 496.1                                                                             |
| Total ledger assets  Total ledger assets  !  Interest and rents due and Market value of real estate Market value of bonds and s                                                                                                                                  | Non-Ledger accrued                                                                       | Assets alueook value                               | 63,061.44                                            | 5, 309.9<br>2, 496.1                                                                             |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colleged.                                                                                                      | Non-Ledger accrued over book v ttocks over b                                             | Assets alueook value                               | 63,061.44                                            | 5, 309.9<br>2, 496.1<br>79.8                                                                     |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually coll lodges not yet turned over                                                                                | Non-Ledger accrued over book v tocks over b                                              | Assets alue                                        | 63,061.44<br>474.07                                  | 5, 309.9<br>2, 496.1<br>79.8                                                                     |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colled lodges not yet turned ove Office furniture and and sup                                                  | Non-Ledger accrued over book v stocks over b seted by si er to supreme                   | Annets  alue ook value ibordinate e lodge          | 63, 661.44<br>474.07<br>\$                           | 5, 309.9<br>2, 496.1<br>79.8                                                                     |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colled lodges not yet turned ove Office furniture and and sup                                                  | Non-Ledger accrued over book v stocks over b seted by si er to supreme                   | Annets  alue ook value ibordinate e lodge          | 63,061.44<br>474.07                                  | 5, 309.90<br>2, 496.10<br>79.80                                                                  |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colled lodges not yet turned ove Office furniture and and sup                                                  | Non-Ledger accrued over book v stocks over b seted by si er to supreme                   | Annets  alue ook value ibordinate e lodge          | 63, 661.44<br>474.07<br>\$                           | 5, 309.9<br>2, 496.1<br>79.8<br>31, 955.6                                                        |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colled lodges not yet turned ove Office furniture and and sup                                                  | and banks of the control over book votocks over betted by ser to suprement piles         | Assets  alue ook value ibordinate e lodge by bonds | 63, 661.44<br>474.07<br>\$                           | 5, 309.9<br>2, 496.1<br>79.8<br>31, 955.6<br>46, 761.3                                           |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colle lodges not yet turned ove Office furniture and and sup Balance due from organizers  Gross assets         | and banks of the control over book votocks over betted by ser to suprement piles         | Assets  alueook value ibordinate e lodge           | 63, 661.44<br>474.07<br>\$                           | 5, 309.9<br>2, 496.1<br>79.8<br>31, 955.6<br>46, 761.3                                           |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and sassessments actually colle lodges not yet turned ove Office furniture and and sup Balance due from organizers  Gross assets          | Non-Ledger accrued                                                                       | Assets  alue                                       | 63, 661.44<br>474.07<br>\$<br>11,500.00<br>35,261.35 | 5, 309.9<br>2, 496.1<br>79.8<br>31, 955.6<br>46, 761.3                                           |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colled lodges not yet turned ove Office furniture and and sup Balance due from organizers  Gross assets        | Non-Ledger accrued over book v stocks over b seted by si er to supremo piles not secured | Assets  alue                                       | 63, 661.44<br>474.07<br>\$                           | 199, 148, 15<br>5, 309, 96<br>2, 496, 16<br>79, 86<br>31, 955, 66<br>46, 761, 30<br>285, 750, 96 |
| Total ledger assets  Total ledger assets  Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually collolles not yet turned ove Office furniture and and sup Balance due from organizers  Gross assets  Deduction | Non-Ledger accrued over book v stocks over b seted by si er to supremo piles not secured | Assets  alue                                       | \$ 11,520.00<br>35,261.35                            | 5, 309.9<br>2, 496.1<br>79.8<br>31, 955.6<br>46, 761.3                                           |
| Interest and rents due and Market value of real estate Market value of bonds and s Assessments actually colle lodges not yet turned ove Office furniture and and sup Balance due from organizers  Gross assets  Deduct  Balance due from organizers              | Non-Ledger accrued over book v stocks over b ected by ser to supreme not secured         | Assets  alue                                       | \$ 11,520.00<br>35,261.35                            | 5, 309.<br>2, 496.<br>79.<br>31, 955.<br>46, 761.<br>285, 750.                                   |

#### Liabilities

| beath claims due and unpaid. \$ Iteath claims resisted beath claims reported but not adjusted. | 2,500,00<br>6,000,00<br>45,160,00 |                  |
|------------------------------------------------------------------------------------------------|-----------------------------------|------------------|
| Total death claims                                                                             |                                   | \$<br>53,600.00  |
| Permanent disability claims reported but not yet adjusted                                      | 115.00                            |                  |
| Total permanent disability claims                                                              |                                   | 115.00           |
| Total unpaid claims                                                                            |                                   | \$<br>53, 715.00 |
| Salaries, rents, expenses, commissions, etc., due or accrued                                   |                                   | 3,021.44         |
| Total liabilities                                                                              |                                   | \$<br>56, 736.44 |

### Exhibit of Certificates

| Total | Business | Of | tha | Von |
|-------|----------|----|-----|-----|
|       |          |    |     |     |

| Total Business of the Tear                                     |         |                 |
|----------------------------------------------------------------|---------|-----------------|
|                                                                | Number  | Amount          |
| Benefit certificates in force December 31, 1911, as per        |         |                 |
| last statement                                                 |         | \$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:                 |         | 20000           |
| Mortuary, \$7,543.29; expense, \$5,340.95; total, \$12,884.24. |         |                 |

### Exhibit of Death Claims

#### Total Claims

| Total Claims                                                                                           |                     |                                     |
|--------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------|
| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year | Number<br>42<br>216 | Amount<br>\$48,600.00<br>249,150.00 |
| Totals                                                                                                 | 258                 | \$297,750.00                        |
| Claims paid during the year                                                                            | 213                 | 234,559.82                          |
| Balance                                                                                                | 45                  | \$63,190.18                         |
| ing the year                                                                                           |                     | 9,590.18                            |
| Claims unpaid December 31, 1912                                                                        | 45                  | \$53,600.00                         |

### Iowa Claims

| Claims (face value) incurred during the year | Number<br>5 | Amount<br>\$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

| Claims unpaid December 31, 1911, as per last statement | Number<br>1 | Amount<br>\$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?

How many of same were delegates of the subordinate branches?

Answer-April, 1911.

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

Answer-33.

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, 338; 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,

| Balan                      | e From Pro        | evious Year       |                  |              |
|----------------------------|-------------------|-------------------|------------------|--------------|
|                            | Mortuary<br>Funds | Reserve<br>Funds  | Expense<br>Funds | Total        |
| Balance from previous year | \$322.92          | \$134,424.04      | \$329.53         | \$135,076.49 |
|                            | Income            |                   |                  |              |
| Membership fees actually   |                   |                   | 2000             | 120100 0000  |
| received                   |                   | ******            | \$551.50         | \$551.50     |
| Assessments or premiums    |                   |                   |                  |              |
| during first 12 months     |                   |                   |                  |              |
| of membership of which     |                   |                   |                  |              |
| all or an extra percent-   |                   |                   |                  |              |
| age is used for expense.   |                   |                   | 2,940.25         | 2,940.25     |
| All other assessments or   |                   |                   | 00/200           |              |
| 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      |                   | \$18,656.55      | \$57,769.10  |
| Interest on mortgage loans |                   | 7,751.46          |                  | 7,751.46     |
| Interest from all other    |                   |                   |                  |              |
| sources                    |                   | 392.09            |                  | 392.00       |
| Sale of lodge supplies     |                   | ******            | 89.10            | 89.10        |
| Surety bond fees           |                   |                   | 161.50           | 161.50       |
| Total income               | \$39,112.55       | <b>\$8,143.46</b> | \$18,907.15      | \$66, 163.16 |
|                            | Disbursem         | ents              |                  |              |
|                            | Mantenan          | Decema            | Venonce          |              |

|                                                  | Mortuary<br>Eunds | Reserve<br>Funds | Expense<br>Funds | Total        |
|--------------------------------------------------|-------------------|------------------|------------------|--------------|
| Death claims                                     | \$30,102.25       |                  |                  | \$30, 102.25 |
| Sick and accident claims                         | 225.00            |                  |                  | 225.00       |
| Total benefits paid<br>Commissions and fees paid | \$30,327.25       |                  | •                | \$30,327.25  |
| to deputies and organ-<br>izers                  | ******            |                  | 4,641.20         | 4,041.20     |
| trustees                                         | ******            |                  | 7,048.00         | 7,048.00     |
| sation of committees                             |                   | ******           | 90.00            | 90.00        |
| Salaries of office employees                     |                   |                  | 2,520.00         | 2,520.00     |

\$150.00

150.00

| 126 1OWA                                                                                   | INSURANC          | E REPORT         |                  |                              |
|--------------------------------------------------------------------------------------------|-------------------|------------------|------------------|------------------------------|
|                                                                                            | Mortuary<br>Funds | Reserve<br>Funds | Expense<br>Funds | Total                        |
| Salaries and fees paid to                                                                  |                   |                  |                  |                              |
| supreme medical exam-                                                                      |                   |                  |                  |                              |
| iners                                                                                      | ******            |                  | 170.78           |                              |
| Insurance department fees                                                                  | ****              |                  | 282.5            |                              |
| Rent                                                                                       |                   | ******           | 660.00           | 660,00                       |
| Advertising, printing and                                                                  |                   |                  |                  |                              |
| stationery                                                                                 |                   |                  | 488.32           | 488.32                       |
| Postage, express, telegraph                                                                |                   |                  |                  |                              |
| and telephone                                                                              |                   |                  | 846.30           |                              |
| Lodge supplies                                                                             |                   |                  | 13.20<br>681.05  |                              |
| Official publication<br>Legal expense in litigating                                        | *****             |                  | 681.05           | 681.05                       |
| claims                                                                                     |                   |                  | 397.90           | 207.00                       |
| Furniture and fixtures                                                                     |                   | *******          | 42.00            |                              |
| All other disbursements                                                                    |                   | 359.10           | 399.00           |                              |
| All other dispursements                                                                    |                   |                  | 0.0.00           | 738.10                       |
| Total disbursements.                                                                       |                   |                  |                  | \$48,366.57                  |
| Balance                                                                                    |                   |                  | ******           | \$152,873.08                 |
| Deposited in trust companies  Total ledger assets                                          |                   | -                | 8,923.68         | <b>\$</b> 152,873.08         |
| Interest and rents due and a<br>Assessments actually collec-<br>lodges not yet turned over | cted by sul       | oordinate        |                  | \$ 4,352.35<br>4,800.00      |
| Total admitted assets                                                                      |                   |                  |                  | \$ 162,025.43                |
|                                                                                            | Liabilities       |                  |                  |                              |
| Death claims resisted                                                                      |                   |                  |                  | \$ 650,00                    |
| Total liabilities                                                                          |                   |                  |                  | \$ 650.00                    |
| Exh                                                                                        | ibit of Cert      | ificates         |                  |                              |
| Total                                                                                      | Business of t     | he Year.         |                  |                              |
| Benefit certificates in force I                                                            | December 31,      | 1911, as per     | Number           | Amount                       |
| last statement                                                                             |                   |                  | 3, 345           | \$3,657,250.06               |
| Benefit certificates written du                                                            | iring the yea     | r                | 627              | 629,000.00                   |
| Totals                                                                                     |                   | 1,00             |                  | ** ***                       |
| Totals                                                                                     | ed during th      | e year           | 3, 972<br>827    | \$4,286,250.00<br>853,000.00 |
| Total benefit certificate                                                                  | s in force D      | ecember 31.      |                  |                              |
| 1912                                                                                       |                   |                  | 3, 145           | \$3, 433, 250, 60            |
|                                                                                            |                   |                  |                  |                              |

| Business in Iowa During the Year                                                                                      |             |                         |
|-----------------------------------------------------------------------------------------------------------------------|-------------|-------------------------|
| Parada and a second                                                                                                   | 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                                                                          |             | 71, 500,00              |
|                                                                                                                       |             |                         |
| Totals                                                                                                                |             |                         |
| Deduct terminated or decreased during the year                                                                        | 145         | 176, 500.00             |
| Total benefit certificates in force December 31,                                                                      | 2,452       | \$2,646,500.00          |
| Received during the year from members in Iowa:<br>Mortuary, \$32,186.65; expense, \$13,131.60; total,<br>\$45,318.25. |             |                         |
| Exhibit of Death Claims                                                                                               |             |                         |
| Total Claims.                                                                                                         |             |                         |
| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year                |             | \$1,000.00<br>37,500.00 |
| Totals                                                                                                                | 26          | \$38,500,00             |
| Claims paid during the year                                                                                           |             | 37, 422.75              |
| Balance                                                                                                               |             | \$1,077.25              |
| Saved by compromising or scaling down claims during<br>the year                                                       |             | 1,077.25                |
| Iowa Claims.                                                                                                          |             |                         |
| Claims unpaid December 31, 1911, as per last statement                                                                | Number<br>1 | Amount<br>\$1,000.00    |
| Claims (face value) incurred during the year                                                                          |             | 31,000.00               |
| ·                                                                                                                     |             |                         |
| Totals                                                                                                                |             | \$32,000.00             |
| Claims paid during the year                                                                                           | 22          | 32,000.00               |
| Exhibit of Sick and Accident Cinin                                                                                    | 15          |                         |
| Total Claims.                                                                                                         |             |                         |
| 20112 0001111                                                                                                         | Number      | Amount                  |
| Claims incurred during the year                                                                                       | 7           | \$225.00                |
| Totals                                                                                                                | 7           | \$225,00                |
| Claims paid during the year                                                                                           |             | 225.00                  |
| Iowa Claims.                                                                                                          |             |                         |
|                                                                                                                       | Number      | Amount                  |
| Claims incurred during the year                                                                                       | 4           | \$150.00                |

MYSTIC TOILERS

### 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.

Totals .....

Claims paid during the year -----

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 Onadriennally

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?

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?

### 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.

Answer-No.

Commenced Business February 24, 1896.

Home Office, Fulton, Illinois,

### Balance From Previous Year

|                                                   | Mortuary<br>Funds | Reserve<br>Funds    | Interest<br>Funds |               |
|---------------------------------------------------|-------------------|---------------------|-------------------|---------------|
| Balance from previous year                        | \$42,202.96       | \$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<br>to applicants and mem- |                   |                     |                   |               |
| bers                                              | 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       |               |
|                                                   | Luilding<br>Funds | Contingent<br>Funds | Expense<br>Funds  | Total         |
| Balance from previous year                        | \$14,077.71       | \$170.95            | \$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                                  |                   |                     | 10,288.63         | 10, 288,66    |
| Total received from                               |                   |                     |                   |               |
| members                                           |                   |                     | \$10,643.41       | \$668, 043.47 |
| Deduct payments returns                           |                   |                     |                   |               |
| to applicants and mem-                            |                   |                     |                   |               |
| bers                                              |                   |                     | 15.61             | 104.05        |
| Net amount received<br>from members               |                   |                     | \$10,627.80       | \$667,939.42  |
| 9                                                 |                   |                     |                   |               |

| MYSTIC WORKERS | OF | THE | WOR | $_{\rm LD}$ |
|----------------|----|-----|-----|-------------|
|----------------|----|-----|-----|-------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Building          | Contingent          | Expense<br>Funds  | Takat                | Building Contingent<br>Funds Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Expense<br>Funds   | Total                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|---------------------|-------------------|----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------------------------|
| Professional Company of the Company | Funds             | Funds               | runus             | Total<br>11, 147, 20 | Postage, express, tele-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0.000.00           |                        |
| Interest on mortgage loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                     |                   |                      | graph and telephone 411.88                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2,812.92           | 3,257.80               |
| Interest on bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   | 1                   |                   | 11,982.73            | Lodge supplies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2,681.78           | 2,681.78               |
| Interest from all other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 27.00             |                     |                   | 0.111.0              | Official publication                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5,219.50           | 5,249,50               |
| sources                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 63.97             |                     | 0.007.00          | 3,614.71             | Expense of supreme lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                    |                        |
| Sale of lodge supplies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   | 200 2002            | 2,397.38          | 2,397.38             | meeting                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 6,076.37           | 6,076.37               |
| Bond (surety) premium                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   | 1000000             | 1,300.80          | 1,300.80             | Legal expense in litigating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                    |                        |
| Premium account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ******            | ******              |                   | 20.00                | claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 1,660.65           | 1,660.65               |
| Loan inspection                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ~~~~~             | *****               | 40.83             | 40.83                | Other legal expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 29,00              | 29.00                  |
| Local lodge defalcation                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   | ******              | 21.35             | 21.35                | Furniture and fixtures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 715.20             | 715.20                 |
| Miscellaneous                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   | *****               | 19.74             | 19.74                | Taxes, repairs and other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                    |                        |
| General attorney contin-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     |                   |                      | expenses on real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 15.61              | 15.64                  |
| gent fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     | 200.00            | 200.00               | All other disbursements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 16,638.37          | 16,638.37              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                     |                   |                      | All other dispulsements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                    |                        |
| Total income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$63.97           | ******              | \$14,607.90       | \$698,084.19         | Total disbursements \$1,229.30                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | \$119, 227.90      | \$675,402.53           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Disbursem         | ents                |                   |                      | Balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                    | \$599,024.20           |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Mortuary<br>Funds | Reserve<br>Funds    | Interest<br>Funds |                      | Ledger Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                    |                        |
| Death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$526,695.33      |                     | ******            |                      | Book value of real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1,122.78           |                        |
| Sick and accident claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 27,800.00         |                     |                   |                      | Mortgage loans on real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 216,600.00         |                        |
| Old age benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 450.00            |                     |                   |                      | Book value of bonds and stocks.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 322, 593.00        |                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ****              |                     |                   |                      | Deposits in trust companies and banks on interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 51,951.02          |                        |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | \$551,945.33      |                     |                   |                      | Cash in association's office                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 242.07<br>6,515.33 |                        |
| Donald delice                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Building<br>Funds | Contingent<br>Funds | Expense<br>Funds  | Total                | Home office building in process of construction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,010.00           | 599,021.20             |
| Death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                     |                   | \$526, 695,33        | Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | *                  |                        |
| Sick and accident claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     |                   | 27,800.00            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    |                        |
| Old age benefits                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                   |                     |                   | 450.00               | Non-Ledger Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                        |
| Total benefits paid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                     |                   | \$554, 945.33        | Interest due and accrued on mortgages                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | *                  | 6, 799.82<br>8, 287.72 |
| Commissions and fees paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     |                   |                      | Interest due and accrued on bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    | 7,393.6                |
| to deputies and organ-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                     |                   |                      | Market value of stocks and bonds over book value.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    | 1,000.0                |
| izers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | *******           |                     | 31,988.00         | 31,988.00            | Assessments actually collected by subordinate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                    | 55,664.0               |
| Salaries of deputies and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     |                   |                      | lodges not yet turned over to supreme lodge.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                    | 33, 564.0              |
| organizers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   | ******              | 11,360.85         | 11,360.85            | Supply inventory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,400.00           |                        |
| Other field work expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     | 10,653.10         | 10,653.10            | Furniture and fixtures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4,885.26           |                        |
| Salaries of officers and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     |                   |                      | Library                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 830.35             |                        |
| trustees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     | 8, 125.00         | 8, 125.00            | Contingent fund, supreme master                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 348.66             |                        |
| Other compensation of offi-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   | N CASTATATA         | -,                |                      | A THE TENER OF THE |                    | 7,464.2                |
| cers and trustees, board                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                     |                   |                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    | 1,414.2                |
| of directors                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   |                     | 5,877.74          | 5, 877.74            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    | 684,633.6              |
| Salaries and other compen-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                     |                   | -,                   | Gross assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Þ                  | 034,030.0              |
| sation of committees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                     |                   |                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    |                        |
| and commissioners                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   |                     | 530.06            | 530.06               | Deduct Assets Not Admitted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                    |                        |
| Salaries of office employes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                   | 784.42              | 8,597.07          | 9, 381.49            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,400.00           |                        |
| Office expenses supreme                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | *******           | 101.42              | 0,001.01          | 0,001.40             | Overdue and accrued interest on bonds in default \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 7,115.61           |                        |
| medical examiners                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                   |                     | 318.37            | 318.37               | Supplies, furniture, etc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 1,119.01           |                        |
| Traveling and other ex-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   | *******             | 315.37            | 310.01               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    | 8, 515.6               |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                     |                   |                      | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                    |                        |
| penses of officers, trus-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     |                   |                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    | 676, 118.0             |
| tees and committees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |                     | 1,981.78          | 1,981.78             | Total admitted assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 9                  | 0.3, 1.31              |
| For collection and ex-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                     |                   | 10.00                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    |                        |
| change                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | *******           |                     | 2.50              | 2.50                 | Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                    |                        |
| Insurance department fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     | 108.50            | 108.50               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 440.05             |                        |
| Rent including associa-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                     |                   |                      | Death claims due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 9,000.00           |                        |
| tion's occupancy of its                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                     |                   |                      | Death claims resisted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 60,450.00          |                        |
| own buildings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   | ******              | 950.00            | 950.00               | Death claims reported but not adjusted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 07,100.00          |                        |
| Advertising, printing and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                     |                   |                      | Total death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                    | 69,890.0               |
| stationery                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                     | 2,855.50          | 2,855.50             | Total death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                    |                        |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |                     |                   |                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                    |                        |

Number Amount

| Sick and accident claims reported but not yet adjusted                                                                                                                                                                                                                                                                                                             | 3,050.00                                    |                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| Total sick and accident claims                                                                                                                                                                                                                                                                                                                                     |                                             | 3,050.00                                                                                                          |
| Total unpaid claims  Salaries, rents, expenses, commissions, etc., due or accrued  Taxes due or accrued                                                                                                                                                                                                                                                            | 5,000.00<br>6,814.31                        | \$ 72,940.05                                                                                                      |
|                                                                                                                                                                                                                                                                                                                                                                    |                                             | 11,814.31                                                                                                         |
| Total Habilities                                                                                                                                                                                                                                                                                                                                                   |                                             | \$ 84,754.36                                                                                                      |
| Exhibit of Certificates                                                                                                                                                                                                                                                                                                                                            |                                             |                                                                                                                   |
| Total Business of the Year.                                                                                                                                                                                                                                                                                                                                        | Number                                      | Amount                                                                                                            |
| Benefit certificates in force December 31, 1911, as per last statement  Benefit certificates written during the year  Benefit certificates increased during the year                                                                                                                                                                                               | 71,025<br>8,123                             | \$89,858,750.00<br>9,405,500.00<br>85,500.00                                                                      |
| Totals                                                                                                                                                                                                                                                                                                                                                             | 79, 148<br>5, 959                           | \$99,349,750.00<br>7,119,425.00                                                                                   |
| Total benefit certificates in force December 31,                                                                                                                                                                                                                                                                                                                   | 73, 189                                     | <b>\$</b> 92, 230, 325.00                                                                                         |
| Business in Iowa During the Year                                                                                                                                                                                                                                                                                                                                   | Number                                      | Amount                                                                                                            |
| Benefit certificates in force December 31, 1911, as per last statement Benefit certificates written during the year Received by transfer                                                                                                                                                                                                                           | 446                                         | 557,000.00                                                                                                        |
| Benefit certificates increased during the year                                                                                                                                                                                                                                                                                                                     |                                             | 5,000.00                                                                                                          |
| Totals                                                                                                                                                                                                                                                                                                                                                             |                                             |                                                                                                                   |
| Deduct terminated or decreased during the year                                                                                                                                                                                                                                                                                                                     |                                             | SECTION OF SECURITION OF SECURITION                                                                               |
| Deduct terminated or decreased during the year  Total benefit certificates in force December 31, 1912  Received during the year from members in Iowa: Mortuary, \$58,263.51; expense, \$10,865.93; total, \$69,120.44.                                                                                                                                             |                                             | 650,750.00                                                                                                        |
| Total benefit certificates in force December 31, 1912  Received during the year from members in Iowa: Mortuary, \$58,263.51; expense, \$10,865.93; total,                                                                                                                                                                                                          | 524                                         | 650,750.00                                                                                                        |
| Total benefit certificates in force December 31, 1912  Received during the year from members in Iowa: Mortuary, \$58,263.51; expense, \$10,865.93; total, \$69,129.44.                                                                                                                                                                                             | 7, 145                                      | \$9, 228, 075.00                                                                                                  |
| Total benefit certificates in force December 31, 1912  Received during the year from members in Iowa: Mortuary, \$58,263.51; expense, \$10,865.93; total, \$69,129.44.  Exhibit of Death Claims                                                                                                                                                                    | 524                                         | 650,750.00                                                                                                        |
| Total benefit certificates in force December 31, 1912  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.  Claims unpaid December 31, 1911, as per last statement                                                                                              | 524<br>7, 145<br>Number<br>43               | 650, 750.00<br>\$9, 228, 075.00<br>Amount<br>\$55, 440.05                                                         |
| Total benefit certificates in force December 31, 1912  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.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Total  Claims paid during the year.  Balance | 524<br>7, 145<br>Number<br>43<br>471<br>514 | 650,750.00<br>\$9,228,075.00<br>Amount<br>\$55,440.05<br>596,550.00<br>\$651,990.05<br>526,695.33<br>\$125,294.72 |
| Total benefit certificates in force December 31, 1912  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.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Total  Claims paid during the year.          | 524 7, 145 Number 43 471 514 446            | 650,750.00<br>\$9,228,075.00<br>Amount<br>\$55,440.05<br>596,550.00<br>\$651,990.05<br>526,695.33                 |

Claims unpaid December 31, 1912....

Iowa Claims.

|                                                                   | Number                      | Amount       |
|-------------------------------------------------------------------|-----------------------------|--------------|
| Claims unpaid December 31, 1911, as per last statement            | 2                           | 第3、(成)、(家)   |
| Claims (face value) incurred during the year                      | 50                          | 70, 200.00   |
| Totals                                                            | 59                          | \$73, 200.00 |
| Claims paid during the year                                       | 53                          | 65,050.00    |
| Balance                                                           | 5                           | \$3,150,00   |
| Saved by compromising or scaling down claims dur-<br>ing the year | og opromo om all oli na All | 3, 150.00    |
| Claims unpaid December 31, 1912                                   | 5                           | \$5,000.00   |

## Exhibit of Sick and Accident Claims

### Total Claims.

| Claims unpaid December 31, 1911, as per last statement     | 14     | \$1,375.00  |
|------------------------------------------------------------|--------|-------------|
| Claims incurred during the year                            | 295    | 82,275.00   |
| 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      |
|                                                            | Number | \$550.00    |
| Claims unpaid December 31, 1911, as per last statement     | 10.00  |             |
| Claims incurred during the year                            | 35     | 4, 100.00   |
| Totals                                                     | 38     | \$4,650.00  |
| TOTALS                                                     | 30     | 3,850.00    |
| Claims paid during the yearClaims rejected during the year | 5      | 550.00      |
| Claims unpaid December 31, 1912                            |        | \$250.00    |

## Exhibit of Old Age and Other Claims

### Total Claims.

| × • ]                               | Number | Amount   |
|-------------------------------------|--------|----------|
| Claims incurred during the year     | 5      | \$450.00 |
|                                     | . 5    | \$450.00 |
| Totals  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?

\$69,890.05

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

How are the subordinate branches represented in the supreme or gov-

erning 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, \$55,664.05; 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 prier 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, 83.

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.

### KNIGHTS AND LADIES OF SECURITY

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

Secretary, J. V. Abrahams. President, W. B. Kirkpatrick. Commenced Business February 22, 1892. Incorporated 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                                         | <b>\$1, 195, 946.7</b> 9 |                            |                                              |
| Other payments by members, viz.:<br>Reserve fund                          |                          | \$198,921.05               |                                              |
| Total received from members<br>Interest on mortgage loans                 | \$1,195,946.79           | \$198,921.05<br>47,656.56  |                                              |
| Interest on bonds and dividends on stocks Interest from all other sources |                          | 18,338.49<br>6,956.71      |                                              |
| Total income                                                              | \$1, 195, 946.79         | \$271,872.81<br>Expense    |                                              |
| Balance from previous year                                                | ******                   | Fund<br>\$59, 286.08       | Total<br>\$1,822,750.44                      |
| all or an extra percentage is used for expense                            |                          | 163, 278.71<br>208, 466.54 | 163, 278.71<br>1, 195, 946.79<br>208, 466.54 |
| Other payments by members, viz.:  Reserve fund                            |                          |                            | 198,921.05                                   |
| Total received from members                                               |                          | \$371,745.25               | \$1,766,613.09<br>47,656.56                  |
| Interest on bonds and dividends on                                        |                          |                            | 18,338.49                                    |

stocks -----

\$ 1,007,207.37

25, 515,10

148,027.17

167,610.71

1,750.00 1,962.50

\$ 171,322.21

\$ 2,170,750.43

302, 525, 18 920, 512.94 486, 169.68 1287, 999,537

52, 287.70 115, 323.01

1,750.00

\*

Number Amount 116, 486 \$139, 451, 000.00 85,859 40,848,500.00

> 152, 345 \$180, 299, 500.00 22,025 25,117,000.60

129, 420 \$155, 182, 500.00

2,694 \$3,037,000.00 1,496,000.00

3,943 \$4,583,000.00

3,349 \$3,884,000.00

649,000.00

Number Amount

1,240

594

|                                                                                                                              |                                   |                                                |                  |                        |       | AMOUNT AND DADIES OF SECON                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | TT T                         |
|------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------------------------------------|------------------|------------------------|-------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|
|                                                                                                                              |                                   |                                                | Expense<br>Fund  | Total                  |       | Ledger Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                              |
| Interest from all other sour<br>Gross rents from association<br>erty, including \$2,400.00 for<br>tion's occupancy of its of | on's prop-<br>or associa-         |                                                |                  | 6, 956.71              |       | Book value of real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 302,<br>920,<br>486,<br>987, |
| ings                                                                                                                         |                                   | 25,602.75                                      | ~                | 25,602.75              |       | Notes that                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                              |
| Sale of lodge supplies<br>From all other sources, vi-                                                                        |                                   | game and the top and that cont with            | 2,596.15         | 2,596.15               |       | Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                              |
| General fund-bond interes                                                                                                    | st                                | and the last and and the first                 | 327.92           | 327.92                 |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                              |
| Certificate fees                                                                                                             |                                   |                                                | 1,512.50         | 1,512.50               |       | Non-Ledger Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |
| Refund account field work Okla-                                                                                              |                                   |                                                |                  | *00.00                 | II.   | Interest and rents due and accrued  Assessments actually collected by subordinate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |
| homa                                                                                                                         |                                   |                                                | \$376, 281.82    | 100.00                 |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                              |
| Total income                                                                                                                 |                                   | \$25,602.75                                    |                  | \$1,869,704.17         |       | lodges not yet turned over to supreme lodge.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |
|                                                                                                                              | Disburseme                        | ents                                           |                  |                        | w.,   | Total admitted assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                              |
|                                                                                                                              | Mortuary<br>Funds                 |                                                | Expense<br>Funds | Total                  |       | Linbilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                              |
| Death claims                                                                                                                 | \$1,221,958.26                    | #                                              |                  | \$1,221,958.26         | 3     | 37246 887 7 7 7 7 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                              |
| Permanent disability claims                                                                                                  | 6,000.00                          |                                                |                  | 6,000.00               |       | Death claims due and unpaid\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 52                           |
| Old age benefits                                                                                                             | 39,554.15                         |                                                | ~~=~=            | 39,554.15              |       | Death claims reported but not adjusted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 115                          |
| Settlement of contested claims                                                                                               | 20, 944.85                        | <i>p</i> + ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ |                  | 20,944.85              |       | Total death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | ili in nije je imemalio      |
| Total benefits paid                                                                                                          | 61 000 157 00                     |                                                |                  | \$1,288,457.20         |       | Permanent disability claims reported but not yet                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | *                            |
| Commissions and fees paid<br>to deputies and organ-                                                                          | \$1, 288, 401.20                  | ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~ ~          | ******           | p1, 200, 401 124       |       | adjusted*                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | .t                           |
| izers                                                                                                                        | ب ب ب ب س = ب ب                   | مند شد مده مداند سد مد                         | 244, 791.98      | 244,791.98             |       | Total permanent disability claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |
| Salaries of officers and                                                                                                     | 2                                 | gan an an an an an an an                       | 211, 1011110     |                        |       | Old age and other benefits due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                              |
| trustees                                                                                                                     | ~~~~~~                            |                                                | 13,500.00        | 13,500.00              |       | Total liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |
| sation of committees                                                                                                         | ~ ~~ ~ ~ ~ ~                      |                                                | 3,013.25         | 3,013.25               |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                              |
| Salaries of office employes<br>Salaries and fees paid to                                                                     |                                   | ******                                         | 28, 470.01       | 28, 470.01             | a.    | Exhibit of Certificates                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                              |
| supreme medical exam-                                                                                                        |                                   |                                                |                  | 0.000.00               |       | Total Business of the Year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 34.                          |
| Traveling and other ex-<br>penses of officers, trus-                                                                         | and the state of the state of the | and any and has also also also also            | 6,000.00         | 6,000.00               | ***   | Benefit certificates in force December 31, 1911, as per last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>.</b>                     |
| tees and committees                                                                                                          |                                   |                                                | 677.10           | 677.10                 | 4.7   | Benefit certificates written during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |
| Insurance department fees                                                                                                    |                                   |                                                | 559.50           | 559.50                 |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                            |
| Rent, including \$2,400.00 for association's occupancy                                                                       |                                   |                                                |                  |                        |       | Totals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | •                            |
| of its own buildings                                                                                                         | ~ ~ ~ ~ ~ ~ ~ ~                   |                                                | 2,400.00         | 2,400.00               | ×     | Company of Company of the Company of |                              |
| Advertising, printing and                                                                                                    |                                   |                                                |                  | v.                     | ž.    | Total benefit certificates in force December 31,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                              |
| stationery                                                                                                                   | part and and and the top out of   |                                                | 22,592.73        | 22,592.73              |       | 1912                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                              |
| Postage, express, telegraph                                                                                                  |                                   |                                                | 0.000 50         |                        |       | Business in Iowa During the Yea                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | r.                           |
| and telephone                                                                                                                |                                   |                                                | 8,967.70         | 8,967.70               | × (4) | Dusiness In Town Parried                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                              |
| Official publication  Expense of supreme lodge                                                                               | ~                                 |                                                | 13,725.85        | 13,725.85              |       | 2 1011 09 101                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | N)                           |
| meeting                                                                                                                      | an at at at at at a               |                                                | 35,531.41        | 35, 531.41             |       | Benefit certificates in force December 31, 1911, as per last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                              |
| Legal expense in litigating claims                                                                                           |                                   |                                                | 4,484.22         |                        | 8     | Benefit certificates written during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | -                            |
| Other legal expenses                                                                                                         |                                   |                                                | 1,413.00         | 4, 484.22<br>1, 413.00 |       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                            |
| Furniture and fixtures                                                                                                       | ~~~~~                             |                                                | 478.20           | 478.20                 |       | Totals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | _                            |
| Taxes, repairs and other                                                                                                     |                                   |                                                | - 100 E & TE     |                        | -     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 141                          |
| expenses on real estate                                                                                                      |                                   | 15,685.94                                      |                  | 15,685.94              |       | Total benefit certificates in force December 31                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                              |
| All other disbursements                                                                                                      |                                   | ,                                              | 4, 499.09        | 4,499.09               |       | 1012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                              |
| Total disbursements.                                                                                                         |                                   |                                                |                  | \$1,695,247.24         |       | Received during the year from members in lowa; Mortuary, \$26,373.47; reserve, \$3,288.47; expense                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                              |
| Balance                                                                                                                      |                                   |                                                |                  | \$1,997,207.37         |       | \$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 Saved by compromising or scaling down claims dur-                                                                                                                                          | //                                        | \$239,541.74                                                      |
| ing 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                                                            |
| Iowa Claims.  Claims unpaid December 31, 1911, as per last statement                                                                                                                               | W. C. | Amount<br>\$3,500.00                                              |
|                                                                                                                                                                                                    | 4                                         | 181 (31 (31 (31 (31 (31 (31 (31 (31 (31 (3                        |
| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                | 4<br>30                                   | \$3,500.00                                                        |
| Claims unpaid December 31, 1911, as per last statement                                                                                                                                             | 4<br>30<br>34                             | \$3,500.00<br>42,500.00                                           |
| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year  Totals Claims paid during the year  Balance                                                   | 34<br>32                                  | \$3,500.00<br>42,500.00<br>\$46,000.00                            |
| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                | 34<br>32                                  | \$3,500.00<br>42,500.00<br>\$46,000.00<br>41,313.18               |
| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year  Totals Claims paid during the year  Balance Saved by compromising or scaling down claims dur- | 4<br>30<br>34<br>32                       | \$3,500.00<br>42,500.00<br>\$46,000.00<br>41,313.18<br>\$4,686.82 |

### 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 n 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, \$198,921.05; 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.

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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

Reserve

| Size    |                                   | Funds            | Funds               |                |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|------------------|---------------------|----------------|
| All other assessments or premiums                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Balance from previous year        | \$155,517.28     | \$1,875,620.26      |                |
| Net amount received from members   \$2,304,193.10   \$69,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Incom                             | e                |                     |                |
| Ders                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | All other assessments or premiums | \$2,304,193.10   | \$69,000.00         |                |
| Interest from all other sources                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | bers                              | \$2, 304, 193.10 | <b>\$6</b> 9,000.00 |                |
| Bonds (schedule D)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | stocks                            |                  | 84.046.68           |                |
| Total income   \$2,310,588.42   \$155,685.67                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Interest from all other sources   | 6,395.32         | 983.30              |                |
| Expense Funds   Fund | Bonds (schedule D)                |                  | 1,055.69            |                |
| Balance from previous year   \$49,453.65   \$24,085.75   \$2,064,676.94                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Total income                      | \$2,310,588.42   | \$155,685.67        |                |
| Membership fees actually received                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                   |                  |                     | Total          |
| All other assessments or premiums                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Balance from previous year        | \$49, 453.65     | \$24,085.75         | \$2,064,676.94 |
| Dues and per capita tax                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Membership fees actually received |                  | 13, 230.50          | \$13,230.50    |
| Other payments by members 916.42 916.42 916.42                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | All other assessments or premiums |                  | 190,687.01          | 2,563,880.11   |
| Net amount received from mem-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |                  | 1,489.20            | 1,489.20       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Other payments by members         |                  | 916.42              | 916.42         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                   |                  |                     |                |

# NATIONAL UNION

| Total income                         | \$49,453,65                             | \$212,514.48     | \$2,678,788.57 |
|--------------------------------------|-----------------------------------------|------------------|----------------|
| Bonds (schedule D)                   |                                         |                  | 1,055.69       |
| All other                            |                                         | 386.51           | 386.51         |
| Fines                                |                                         | 200.30           | 200.30         |
| Council bonds                        |                                         | 1.048.71         | 1,048.71       |
| Sale of lodge supplies               | * * *                                   | 1,826.43         | 1,826.43       |
| ings                                 | *****                                   | 2,359.00         | 2,359.00       |
| tion's occupancy of its own build-   |                                         |                  |                |
| erty, including \$2,000 for associa- |                                         |                  |                |
| Gross rents from association's prop- |                                         |                  |                |
| Interest from all other sources      | 200000000000000000000000000000000000000 | 370.40           | 7,749,02       |
|                                      |                                         |                  | 84,646,68      |
| Interest on bonds and dividends on   |                                         | Expense<br>Funds | Total          |

#### Disbursements

Mortuary

Reserve

|                                           | Funds          | 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<br>Funds | Total          |
| Death claims                              |                |                  | \$2,267,305.15 |
| Commissions and fees paid to deputies     |                |                  |                |
| and organizers                            |                | 36,067.34        | 36,067.31      |
| 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       |
| Salarles of office employes               |                | 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       |

| Cabibit | to f | Death | Claims |  |
|---------|------|-------|--------|--|

Total Claims.

| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year | Number<br>91<br>1,021 | A10 01007<br>\$210,000,00<br>2,294,000,00 |
|--------------------------------------------------------------------------------------------------------|-----------------------|-------------------------------------------|
| Totals                                                                                                 | 1, 115                | \$2,504,000.00                            |
| Claims paid during the year                                                                            | 1,012                 | 2, 267, 305, 15                           |
| Balance                                                                                                | 113                   | \$236,601.85                              |
| Sayed by compromising or scaling down claims dur-                                                      |                       | 7,694.85                                  |
| ing the year                                                                                           | 2                     | 2,000,00                                  |
| Claims rejected during the year                                                                        |                       | \$227, 0(N), 00                           |
| Claims unpaid December 31, 1912                                                                        | 111                   | \$224, (MAI.) M                           |
| Iowa Claims.                                                                                           |                       |                                           |
| lowa Claims.                                                                                           | Number                | Amount                                    |
| t on this or one last statement                                                                        | 1                     | \$3,000,00                                |
| Claims unpaid December 31, 1911, as per last statement<br>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                                                                                                |                       | \$5,000,00                                |
| Claims unpaid December 31, 1912.                                                                       |                       | 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

| Balance from previous year                             | Mortuary<br>Funds<br>\$6,535.52 | Reserve<br>Funds<br>\$112,303.00 |
|--------------------------------------------------------|---------------------------------|----------------------------------|
| Income                                                 |                                 |                                  |
| All other assessments or premiums                      | \$43,894.95                     | \$6,266.76                       |
| matal received from members                            | <b>\$43,894.95</b>              | \$6,266.76<br>5,777.60           |
| Interest on mortgage loans                             |                                 | 410.00<br>320.00                 |
| Interest from all other sources<br>Premium on mortgage |                                 | 25.00                            |
| Total income                                           | \$43,894.95                     | \$12,799.36                      |

| 142 IOWA INSURANCE                                            | E REPORT       |                  |                 |
|---------------------------------------------------------------|----------------|------------------|-----------------|
|                                                               |                | Expense<br>Funds | Total           |
| Loss on sale or maturity of ledger assets, bonds (schedule D) | V (4.47 V.)    |                  | 29, 481,80      |
| department, etc.)                                             | 11 F 4 F 5 F 5 | 23,492.77        | 23, 492.77      |
| Total disbursements                                           |                | \$213, 295.58    | \$2,510,082.53  |
| Balance                                                       | \$19,453.65    | \$23, 304,65     | \$2,233,382.98  |
| Ledger Asse                                                   | etn            |                  |                 |
| Book value of real estate                                     |                | 49, 453, 65      |                 |
| Book value of bonds and stocks                                |                |                  |                 |
| Deposited in trust companies and banks or                     |                | 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,                       |                |                  |                 |
| or accrued                                                    |                |                  | 10,274.54       |
| Taxes due or accrued                                          |                |                  | 353.09          |
|                                                               |                |                  |                 |

#### 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,

Assessments, \$13,428.21; expense, \$73.40; total,

\$13,501.61.

62,912 \$118,999,000.00 1912

### Business in Iowa During the Year.

| Benefit certificates in force December 31, 1911, as per                                         | Number | Amount       |
|-------------------------------------------------------------------------------------------------|--------|--------------|
| 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 Total benefit certificates in force December 31, | 35     | 53,000.00    |
| 1912                                                                                            | 369    | \$606,000.00 |

|                                         | Publication<br>Fund | Expense<br>Funds | Total          |
|-----------------------------------------|---------------------|------------------|----------------|
| Balance from previous year              | ** * * * * * * * *  | \$4,921.17       | \$123,759.78   |
| All other assessments or premiums       |                     |                  | 50, 161.7      |
| Dues and per capita tax                 | 182.43              | 20, 193.86       | 20, 376.20     |
| 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                                  |                     |                  | 410.0x         |
| Interest from all other sources         |                     |                  | 320.00         |
| Premium on mortgage                     |                     | 100 000          | 25.00          |
| Sale of lodge supplies                  |                     | 129.30           | 129.30         |
| Premium bonds for officers of local ob- |                     | 150.00           | 120.0          |
| servatories                             |                     | 150,00           | 150.0          |
| 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   |
| Dishurseme                              | -Dtw                |                  |                |
|                                         |                     | Reserve          |                |
|                                         | Mortuary<br>Funds   | 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<br>Fund | Expense<br>Funds | Total          |
| Death claims                            |                     |                  | \$34,936.3     |
| Permanent disability claims             |                     |                  | 125.0          |
| · · · · · · · · · · · · · · · · · · ·   |                     |                  | \$35,061.35    |
| Total benefits paid                     |                     |                  | \$35, UGL . 33 |
| and organizers                          |                     | 5,216.32         | 5, 216.3       |
| 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      |                     | .,               | *,555.00       |
| committees                              | ******              | 85.00            | 85.0           |
| Salaries of office employes             |                     | 1,685.75         | 1,685.7        |
| Traveling and other expenses of offi-   |                     |                  | -,             |
| cers, trustees and committees           |                     | 637.89           | 637.8          |
| Insurance department fees               |                     | 40.00            | 40.0           |
| Rent                                    |                     | 472.50           | 472.5          |
| Advertising, printing, stationery and   |                     | 2,2,30           |                |
| supplies                                |                     | 1,314.91         | 1,314.9        |
| Postage, express, telegraph and tele-   |                     | -102-104         | -,0.1.0        |
| phone                                   |                     | 339.43           | 339.4          |
| Official publication                    | ****                | 100.40           | 000.1          |

160.47

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\$160.47

\$21.96

811.08

25.00

52.00

2.11

485.73

\$21,730.00

\$4,589.43

971.55

25.00

52.00

2.11

485.73

\$56,951.79

\$145,082.99

Official publication .....

Other legal expenses -----

Furniture and fixtures -----

Taxes, repairs and other expenses on real estate

All other disbursements .....

Total disbursements

Balance -----

| Ledger Annets                                                                                                                  |                        |                     |
|--------------------------------------------------------------------------------------------------------------------------------|------------------------|---------------------|
| Book value of bonds and stocks                                                                                                 | 11,800.00<br>10,200.00 |                     |
| Deposited in trust companies and banks on interest<br>Cash in association's office and deposited in banks<br>(not on interest) | 8,000.00<br>15,082.99  |                     |
| -                                                                                                                              |                        | 145, 082, 99        |
| Total ledger assets                                                                                                            | •                      | 145,082.00          |
| 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. Rent paid in advance (3 months)                                              | 1,500.00<br>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       |
| Linbilities                                                                                                                    |                        |                     |
|                                                                                                                                | 2,000.00               |                     |
| Death claims resisted\$ Death claims reported but not adjusted                                                                 | 3,500.00               |                     |
| Total death claims  Taxes due or accrued                                                                                       |                        | \$ 5,500.00<br>4.21 |
| Total liabilities                                                                                                              |                        | \$ 5,504.21         |
| Total liabilities                                                                                                              |                        |                     |
| Exhibit of Certificates                                                                                                        |                        |                     |
| Total Business of the Year.                                                                                                    | Number                 | Amount              |
| Benefit certificates in force December 31, 1911, as per                                                                        | 5,813                  | \$5,857,525.00      |
|                                                                                                                                |                        |                     |
| last statement  Benefit certificates written during the year.  Benefit certificates increased during the year.                 |                        | 0 000 00            |
| Totals                                                                                                                         | 6, 56                  | \$6,554,325.00      |
| Deduct terminated or decreased during the year-                                                                                |                        | 476,025.00          |
| Total benefit certificates in force December 31,                                                                               | 6,05                   | \$6,078,300.00      |
| 10                                                                                                                             |                        |                     |

#### THE NORTH STAR BENEFIT ASSOCIATION

Business in lowa During the Year,

| The state of the s |        |               |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Number | Amount        |
| Benefit certificates in force December 31, 1911, as per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |               |
| last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 470    | \$461, 100.00 |
| Benefit certificates wriften 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,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 180    | \$168,600,00  |
| Received during the year from members in lowa:<br>Mortuary, 85,573,90; reserve, \$509,43; expense, \$1,751.42;<br>total, \$5,837,75.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |        |               |

#### Exhibit of Death Claims

#### Total Claims.

|                                                           | Number | Amount      |
|-----------------------------------------------------------|--------|-------------|
| Claims unpaid December 31, 1911, as per last statement    | 8      | \$9,500.00  |
| Claims (face value) incurred during the year              | 32     | 34,000,00   |
| Totals                                                    | 40     | \$43,500.00 |
| Claims paid during the year                               | 35     | 34,936.32   |
| Balance Saved by compromising or scaling down claims dur- |        | \$8,563.68  |
| ing 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.

| Claims incurred during the year | Number<br>1 | Amount<br>\$125.00 |
|---------------------------------|-------------|--------------------|
| Totals                          |             | \$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 gov-

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 expnses?

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; Minnesotta, 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.

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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

Reserve

Expense

| Total income                                           | \$96, 177.27 | \$29,330.68   | \$14,286.95 | \$139,794.90 |
|--------------------------------------------------------|--------------|---------------|-------------|--------------|
| making loans                                           |              |               | 61.53       | 61.58        |
| Fines                                                  |              |               | 5.50        | 5.50         |
| plicate certificate fees.                              |              |               | 43.00       | 43.00        |
| Change in benefit and du-                              |              |               |             |              |
| Sale of lodge supplies                                 |              |               | 140.70      | 140.70       |
| Interest from all other sources                        |              |               | 377.01      | 377.01       |
| Interests on mortgage loans                            |              | 18,015.73     | 568.24      | 18,583.97    |
| Net amount received from members                       | \$96, 177.27 | \$11,314.95   | \$13,090.97 | \$120,583.19 |
| tually received                                        |              |               | 243.00      | 243.00       |
| Dues and per capita tax<br>Medical examiners' fees ac- |              |               | 5,762.50    | 5,762.50     |
| All other assessments or premiums                      | \$96,177.27  | \$11,314.95   | 5,657.47    | 113, 149.60  |
| received                                               |              |               | \$1,428.00  | \$1,428.00   |
| Membership fees actually                               | Income       |               |             |              |
| Balance from previous year                             | \$1,563.03   | \$342, 317.44 | \$15.72     | \$343,896.19 |
|                                                        | Funds        | Funds         | Funds       | Total        |

|                                                                                          | Disbursemen       | ats.             |                          |                 |
|------------------------------------------------------------------------------------------|-------------------|------------------|--------------------------|-----------------|
|                                                                                          | Mortuary<br>Funds | Reserve<br>Funds | Expense<br>Funds         | Total           |
| Death claims                                                                             | \$106,000.00      |                  |                          | \$106,000.00    |
| Commissions and fees paid                                                                |                   |                  |                          |                 |
| to deputies and organ-<br>izers                                                          | *****             | ****             | \$4,259.50               | 4, 259, 50      |
| Salaries of officers and<br>trustees                                                     | •••••             |                  | 2,375,00                 | 2,375.00        |
| supreme medical exam-<br>iners                                                           |                   |                  | 212.50                   | 212.50          |
| penses of officers and                                                                   |                   |                  | 410.14                   | 410.14          |
| committees                                                                               |                   |                  | 110.10                   | 110.10          |
| Insurance department fees.                                                               |                   |                  | 60.00                    | 60.00           |
| RentAdvertising, printing and                                                            |                   |                  |                          |                 |
| stationery                                                                               |                   |                  | 817.17                   | 817.17          |
| graph 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                                                              |                   |                  | 0.00                     |                 |
| claims                                                                                   |                   |                  | 10.00                    | 10.00<br>784.42 |
| 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 A          | sets             |                          |                 |
| Mortgage loans on real est<br>Deposits in banks (not on it<br>Other ledger assets, viz.: | nterest)          |                  | 339, 350.00<br>23,697.70 |                 |
| Reserve fund assessmen<br>from reserve fund (1<br>at interest)                           | oaned to old      | d members        | 3, 274.80                |                 |
| Total ledger assets                                                                      |                   |                  | ,                        | 366, 322.50     |
|                                                                                          | Non-Ledger        | Anneth           |                          |                 |
| Interest and rents due and                                                               |                   |                  |                          | \$ 2,970.58     |
| All other assets, viz.:  Office furniture                                                |                   |                  |                          | 1,000.00        |
|                                                                                          |                   |                  |                          | 8 370, 239.08   |
| Gross assets                                                                             | ·····             |                  |                          | \$ 370,239.08   |
|                                                                                          | net Assets N      |                  |                          |                 |
| Reserve fund assessments o<br>reserve fund (loaned to<br>Office furniture                | old members       | at interest,     | 3,274.80<br>1,000.00     |                 |
| X - X                                                                                    |                   | _                |                          | 4,274.80        |
| and the second                                                                           |                   |                  |                          | 9 266 018 28    |

Total admitted assets -----

#### T to Litter

| Liabilities                                                               |               |                |
|---------------------------------------------------------------------------|---------------|----------------|
| Death claims reported but not adjusted \$                                 | 8,000.00      |                |
| Total death claims                                                        |               | \$ 9,000,00    |
| Advance assessments                                                       |               | * 0,007.00     |
|                                                                           |               | 18.10          |
| Total liabilities                                                         |               | \$ 8,018.10    |
| Exhibit of Certificates                                                   |               |                |
| Total Business of the Year.                                               |               |                |
| Benefit certificates in force December 31, 1911, as per<br>last statement | Number        | Amount         |
| Benefit certificates written during the year                              | 5, 743        | \$7,745,000.00 |
| Benefit certificates increased during the year                            |               | 356,500.00     |
|                                                                           |               | 8,000.00       |
| Totals                                                                    | 6, 135        | 40 100 100     |
| Deduct terminated or decreased during the year                            | 190           | \$8,109,500.00 |
| Total benefit certificates in force December 31,                          |               | 227, 500.00    |
|                                                                           | 5, 945        | \$7,882,000.00 |
| Business in Iowa During the Year.                                         |               |                |
| Benefit certificates in force December 31, 1911, as per last statement    | Number        | Amount         |
|                                                                           | 4, 951        | \$6,856,000.00 |
| Benefit certificates increased during the year.                           | 264           | 247,000.00     |
|                                                                           |               | 7,500.00       |
| Totals                                                                    | 5 015         | AT             |
| Deduct terminated or decreased during the year                            | 5, 215<br>150 | \$7,110,500.00 |
|                                                                           | 100           | 193, 500.00    |
| Total benefit certificates in force December 31,                          |               |                |
| Received during the year from manh                                        | 5,065         | \$6,917,000.00 |

# Exhibit of Death Claims

Received during the year from members in Iowa:

\$9,941.10; total, \$105,028.39.

Mortuary, \$85,078.11; reserve, \$10,000.18; expense,

#### Total CI-I

| Total Claims.                                                                                          |                   |                                     |
|--------------------------------------------------------------------------------------------------------|-------------------|-------------------------------------|
| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year | Number<br>6<br>62 | Amount<br>\$10,000.00<br>104,000.00 |
| Totals                                                                                                 |                   |                                     |
| Claims paid during the year                                                                            | 68                | \$114,000.00                        |
|                                                                                                        |                   | 106,000.00                          |
| Balance                                                                                                | 4                 | \$8,000.00                          |
| Claims unpaid December 31, 1912                                                                        | 4                 | \$8,000.00                          |
| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year    | Number<br>6<br>57 | Amount<br>\$10,000.00<br>97,500.00  |
| Totals                                                                                                 |                   |                                     |
| Claims paid during the year                                                                            | 63                | \$107,500.00                        |
| Balance                                                                                                | 59                | 99, 500.00                          |
| Claims unpaid December at                                                                              | 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 ledges 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-109

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 Habilities 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. Incorporated August 10, 1896. Chief Secretary, F. J. Sharp.

Commenced Business August 11, 1896.

Home Office, Aurora, Nebraska.

#### Balance From Previous Year

|                             | Mortuary and<br>Reserve and<br>Disability<br>Funds | Expense<br>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    | <b>\$</b> 304.077.04                               | 70 000 01                 | DOT 405 45     |
| Dues and per capita tax     | \$284,075.64                                       | 53, 330.01<br>28, 148, 50 | 337, 405.65    |
| Dues and per capita tax     | *******                                            | 28,148.30                 | 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 divi- |                                                    |                           |                |
| dends on stocks             | 1,720.00                                           |                           | 1,720.00       |
| Interest from all other     |                                                    |                           |                |
| sources                     | 1, 464.85                                          |                           | 1,464.85       |
| Gross rents from associa-   |                                                    |                           |                |
| tion's property, includ-    |                                                    |                           |                |
| ing \$1,200.00 for associa- |                                                    |                           |                |
| tion'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  |

#### Makamananta

|                                                                                                                  | Disbursemet                                                                    | 1 (m             |                                                          |                           |
|------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|------------------|----------------------------------------------------------|---------------------------|
| Death claims                                                                                                     | Mortuary and<br>Reserve and<br>Disability<br>Funds<br>\$217,732.65<br>6,600.00 | Expense<br>Funds | Total<br>\$217, 732, 65<br>6, 600, Co                    |                           |
| Permanent disability claims                                                                                      |                                                                                |                  |                                                          |                           |
| Total benefits paid<br>Commissions and fees paid                                                                 | \$221,332.65                                                                   |                  | \$221, 322,65                                            |                           |
| to deputies and organ-<br>izers                                                                                  |                                                                                | *******          | 27,916.87                                                |                           |
| organizers<br>Salaries of officers and                                                                           | *******                                                                        |                  | 22, 756, 90                                              |                           |
| trustees                                                                                                         |                                                                                |                  | 16, 900.00                                               |                           |
| Salaries of office employees<br>Salaries and fees paid to<br>supreme medical exam-                               |                                                                                |                  | 8,201.00                                                 |                           |
| Traveling and other ex-<br>penses of officers, trus-                                                             |                                                                                |                  | 1,198.00                                                 |                           |
| tees and committees                                                                                              |                                                                                |                  | 633.21                                                   |                           |
| Insurance department fees.<br>Rent including \$1,200.00 for<br>association's occupancy                           | ******                                                                         |                  | 300.50                                                   |                           |
| of its own buildings<br>Advertising, printing and                                                                |                                                                                |                  | 1,920.00                                                 |                           |
| Postage, express, tele-                                                                                          |                                                                                | ******           | 1,493.68<br>1,828.00                                     |                           |
| graph and telephone                                                                                              |                                                                                |                  | 789.63                                                   |                           |
| Lodge supplies                                                                                                   |                                                                                |                  | 4,243.49                                                 |                           |
| Official publication Legal expense in litigating claims and other legal                                          |                                                                                |                  |                                                          |                           |
| expenses                                                                                                         |                                                                                |                  | 4, 436.79                                                |                           |
| Furniture and fixtures<br>Taxes, repairs and other                                                               |                                                                                |                  | 353.60<br>3,568.90                                       |                           |
| expenses on real estate All other disbursements                                                                  |                                                                                |                  | 1,536.62                                                 |                           |
| Total disbursements.                                                                                             |                                                                                |                  | \$322,412.84                                             | \$322, 412.84             |
| Balance                                                                                                          |                                                                                |                  | \$1,364,078.02                                           | \$1,364,078.02            |
|                                                                                                                  | Ledger A                                                                       |                  |                                                          |                           |
| Book value of real estate<br>Mortgage loans on real es<br>Book value of bonds and s<br>Deposits in banks (not on | tate<br>tocks                                                                  |                  | 45, 257.87<br>1, 193, 000.00<br>43, 009.00<br>82, 820.15 |                           |
| Total ledger assets                                                                                              |                                                                                |                  |                                                          | \$ 1,364,078.02           |
|                                                                                                                  | Non-Ledger                                                                     | Ansets           |                                                          |                           |
| Interest and rents due an<br>Assessments actually co                                                             | ollected by                                                                    | subordinate      |                                                          | \$ 37,374.18<br>42,514.00 |
| lodges not yet turned                                                                                            |                                                                                |                  |                                                          |                           |
| Total admitted asse                                                                                              | ts                                                                             |                  |                                                          | \$ 1,443,966.20           |

117.90.

#### Linbilities

| Death claims resisted |    |           |
|-----------------------|----|-----------|
| Total liabilities     | \$ | 24,584.00 |

| Total habilities                                                                                              |          | \$ 24,084.00      |
|---------------------------------------------------------------------------------------------------------------|----------|-------------------|
| 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,                                                              | 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, 480, 500.00    |
| Totals                                                                                                        | 154      | \$173,500.00      |
| Total benefit certificates in force December 31,                                                              | 1,745    | 2,307,000.00      |
| Received during the year from members in Iowa:<br>Disability, \$16,274.68; expense, \$4,843.22, total, \$21,- |          |                   |

#### Exhibit of Death Claims

#### Total Claims

| Total Claims.                                          |        |               |
|--------------------------------------------------------|--------|---------------|
|                                                        | Number | Amount        |
| Claims unpaid December 31, 1911, as per last statement | 15     | \$18, 166.68  |
| 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   |
| ing the year                                           | 3      | 2,666.68      |
| Claims unpaid December 31, 1912                        | 11     | \$15,084.00   |
| Iowa Claims.                                           |        |               |
|                                                        | Number | Amount        |
| Claims upaid 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    |
|                                                        |        |               |

#### THE ROYAL HIGHLANDERS

Exhibit of Permanent Disability Claims

Total Claims.

| Claims incurred during the year. | Number<br>35 | Amount<br>\$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-464.

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 enttry.

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

| Balance from previous year       | Mortuary<br>Funds<br>\$589, 334.61 | Ramsey<br>Funds<br>\$1,823.39 | Emergency<br>Funds<br>\$284.43 |
|----------------------------------|------------------------------------|-------------------------------|--------------------------------|
| All other assessments or         | Income                             |                               |                                |
| premiums                         | \$1,688,939.65                     | 10 m W 10 No - 10 m 14        | ~~~~                           |
| Total received from members      | \$1,688,939.65                     |                               |                                |
| Net amount received from members | \$1,688,939.65                     | *******                       |                                |

|                                                                                                               |                                   |                           | •                  |     |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------|---------------------------|--------------------|-----|
|                                                                                                               | Mortuary<br>Funds                 | Ramsey<br>Funds           | Emergence<br>Funds | У   |
| Interest on bonds Interest from all other                                                                     | 9,717.30                          |                           | ت باي نهيد هانان   | i i |
| sources                                                                                                       | 9,614.90                          | 36.82                     | 4.50               |     |
| Voluntary contributions                                                                                       |                                   | . 55                      |                    |     |
| Total income                                                                                                  | \$1,708,271.85                    | 2000                      | \$4.50             |     |
|                                                                                                               | Salety<br>Fund                    | Expense<br>Funds          | Total              |     |
| Balance from previous year<br>Membership fees actually                                                        | \$5,249.37                        | \$179,757.38              | \$776,449.18       |     |
| receivedAll other assessments or                                                                              | and the Sale has the and the sale | \$17,505.00               | \$17,505.00        |     |
| premiums                                                                                                      |                                   |                           | 1,688,939.65       |     |
| Dues and per capita tax                                                                                       | ~~~~~                             | 293, 898.00               | 293,898.00         |     |
| Other payments by mem-<br>bers, viz.:                                                                         |                                   |                           | •                  |     |
| Certificate and card fees                                                                                     |                                   | 3,884.45                  | 3,884.45           |     |
| Total received from from members Deduct payments returns                                                      |                                   | \$315, 287.45             | \$2,004,227.10     |     |
| to applicants and mem-                                                                                        | DED 24.00                         | 882.65                    | 882.65             |     |
| Net amount received                                                                                           |                                   |                           |                    |     |
| members                                                                                                       |                                   | \$314,404.80              | \$2,003,344.45     |     |
| Interest on bonds<br>Interest from all other                                                                  | 4                                 |                           | 9,717.30           |     |
| Gross rents from associa-<br>tion's property, includ-<br>ing \$675.00 for associa-<br>tion's occupancy of its | 142.33                            | 6, 916.86                 | 16,715.41          | .5  |
| own buildings                                                                                                 |                                   | 675.00                    | 675.00             |     |
| Sale of lodge supplies                                                                                        |                                   | 25, 231.64                | 25, 231.64         |     |
| Voluntary contributions                                                                                       |                                   | هد جن بلد جن جو حد بي پير | .55                | 100 |
| Surety bond premiums                                                                                          | 8, 293.00                         |                           | 8, 293.00          |     |
| Income from official pub-                                                                                     | -,                                | 4, 413.64                 | 4,413.64           |     |
| <u>-</u>                                                                                                      |                                   | -                         |                    |     |

# Disbursements

Total income -----

| Death claims                              | Mortuary Expense<br>Fonds Funds Total<br>\$1,224,761.61 |
|-------------------------------------------|---------------------------------------------------------|
| Commissions and fees paid to deputies     |                                                         |
| and organizers                            | \$50,618.78 50,618.78                                   |
| Salaries of officers and trustees         |                                                         |
|                                           |                                                         |
| Salaries of office employes               | 12, 477.69 42, 477.69                                   |
| Salaries and fees paid to supreme med-    |                                                         |
| ical examiners                            | 138.00 138.00                                           |
| Salaries and fees paid to subordinate     |                                                         |
| medical examiners                         | 5.00 5.00                                               |
| Traveling and other expenses of offi-     |                                                         |
| cers, 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                                       |

| RO | YAL | NEIGHBORS | OF | AMERIC |
|----|-----|-----------|----|--------|
|    |     |           |    |        |

| Exhibit e | of | Certificates |
|-----------|----|--------------|
|-----------|----|--------------|

| Total Business of the Year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| n - 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount                                                                                                                                                     |
| Benefit certificates in force December 31, 1911, as per last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | November 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | ***************************************                                                                                                                    |
| Benefit certificates written during the year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$247,949,500.00                                                                                                                                           |
| Penefit certificates written during the year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 19, 916, 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$18,783,250.00                                                                                                                                            |
| Benefit certificates written during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                            |
| Benefit certificates received by transfer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                            |
| 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,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                            |
| Received during the year from members in Iowa:<br>Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | .24.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>420,073,100.0</b>                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | .24.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 42,000,100                                                                                                                                                 |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                            |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount                                                                                                                                                     |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount \$181,000.00                                                                                                                                        |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount \$181,000.00                                                                                                                                        |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Number<br>179<br>1,261                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount \$181,000.00 1,304,750.00                                                                                                                           |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1,261                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount \$181,000.00 1,304,750.00 \$1,485,750.00                                                                                                            |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Amount \$181,000,00 1,304,750.00 \$1,485,750.00 1,224,761.6                                                                                                |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Amount \$181,000,00 1,304,750.00 \$1,485,750.00 1,224,761.6                                                                                                |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$200,988.3                                                                                   |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$200,988.30 15,321.70                                                                        |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206<br>234                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$260,988.3                                                                                   |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206<br>234                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$260,988.3                                                                                   |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1,261<br>1,440<br>1,200<br>234                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$200,988.30 15,321.70 11,500.00 \$234,166.60                                                 |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number 179 1, 261 1, 261 1, 206 234 11 223 Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Amount \$181,000,0 1,304,750.0 \$1,485,750.0 1,224,761.6 \$200,988.3 15,321.7 11,500.0 \$234,166.6 Amount                                                  |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 200<br>234<br>111<br>223<br>Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Amount \$181,000.00 1,304,750.00 1,304,750.00 1,224,761.60 \$200,988.20 15,321.70 11,500.00 \$234,166.60 Amount \$7,500.00                                 |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims paid during the year.  Balance  Saved by compromising or scaling down claims during the year  Claims rejected during the year.  Claims unpaid December 31, 1912.  Iowa Claims.  Claims unpaid December 31, 1911, as per last statement Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.                                                                                                                                                                                          | Number 179 1, 261 1, 440 1, 206 234 11 223 Number 9 82                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Amount \$181,000,0 1,304,750.0 \$1,485,750.0 1,224,761.6 \$200,988.3 15,321.7 11,500.0 \$\$234,166.6 Amount \$7,500.0 \$4,500.0                            |
| Mortuary, \$128,829.95; expense, \$27,445.29; total, \$156,274  Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year                                                                                                                                                                                                                                                                                                                                                                                                                                | Number<br>179<br>1, 261<br>1, 440<br>1, 206<br>234<br>11<br>223<br>Number<br>9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Amount \$181,000,00 1,304,750.0 \$1,485,750.0 1,224,761.6 \$200,988.3 15,321.7 11,500.0 \$234,166.6 Amount \$7,500.0 \$4,500.0 92,000.0 92,000.0           |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year  Balance  Saved by compromising or scaling down claims during the year  Claims rejected during the year.  Claims unpaid December 31, 1912.  Iowa Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.                                                                                                                                                                                           | Number 179 1, 261 1, 240 1, 200 234 111 223 Number 9 82 99 79                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Amount \$181,000.0 1,304,750.0 \$1,485,750.0 1,224,761.6 \$200,988.3 15,321.7 11,500.0 \$234,166.6 Amount \$7,500.0 \$4,500.0 78,760.0                     |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year.  Balance  Saved by compromising or scaling down claims during the year.  Claims rejected during the year.  Claims unpaid December 31, 1912.  Iowa Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year.  Balance  Balance                                                                                                                                 | Number 179 1, 261 1, 440 1, 206 234 111 223 Number 9 82 91 79                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Amount \$181,000.00 1,304,750.00 1,224,761.60 \$2200,988.30 15,321.7 11,500.00 \$4,500.00 \$4,500.00 78,760.00 78,760.00                                   |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year  Totals  Claims paid during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Number 179 1, 261 1, 440 1, 200 234 233 Number 9 82 91 79 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Amount \$181,000.00 1,304,750.00 1,204,761.60 \$200,988.20 15,321.71,500.00 \$234,166.60 Amount \$7,500.00 \$4,500.00 78,760.00 13,240.00                  |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year.  Balance Saved by compromising or scaling down claims during the year  Claims unpaid December 31, 1912.  Iowa Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Balance  Saved by compromising or scaling down claims during the year.                                       | Number 179 1, 261 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 20 | Amount \$181,000.00 1,304,750.00 1,304,750.00 1,224,761.60 \$200,988.30 15,321.70 11,500.00 \$4,500.00 \$4,500.00 78,760.00 78,760.00 740.00 740.00 740.00 |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year  Totals  Claims paid during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Number 179 1, 261 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 200 1, 20 | \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$200,988.30 15,321.71 11,500.00 \$234,166.00 Amount \$7,500.00 2,000.00 78,760.00 13,240.00 740.00  |
| Exhibit of Death Claims  Total Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year.  Balance Saved by compromising or scaling down claims during the year  Claims unpaid December 31, 1912.  Iowa Claims.  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year.  Totals  Claims paid during the year.  Balance  Saved by compromising or scaling down claims during the year. | Number 179 1,261 1,440 1,200 234 234 223 Number 9 10 12 12 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Amount \$181,000.00 1,304,750.00 \$1,485,750.00 1,224,761.60 \$200,988.30 15,321.70 11,500.00 \$4,500.00 \$4,500.00 78,760.00 740.00 1,000.00              |

| Advertising, printing and stationery Postage, express, telegraph and tele- | Mortuary<br>Funds | Expense<br>Funds<br>8,441.67 | Total<br>8,441.6  |
|----------------------------------------------------------------------------|-------------------|------------------------------|-------------------|
|                                                                            | ******            | 11,715.56                    | 11,715.56         |
| Lodge supplies                                                             |                   | 23,931.82                    | 23, 931, 83       |
| Official publication<br>Expense of supreme lodge meeting                   |                   | 40,063,33                    | 40, 663, 33       |
| Legal expense in litigating claims                                         |                   |                              | 1,057.20          |
| Other legal expenses                                                       |                   |                              | 3, 662.71         |
| Furniture and fixtures                                                     | ******            | *****                        | 3,315.62          |
| Faxes, repairs and other expenses on<br>real estate                        |                   |                              | 1,614.60          |
| All other disbursements                                                    | ******            |                              | 1,347.57          |
| and an active ments                                                        | ******            | ******                       | 9, 100, 51        |
| Total disbursements                                                        |                   |                              | \$1, 455, 262, 54 |
| Balance                                                                    |                   |                              | \$1,389,577.72    |

# Ledger Assets

| Book value of real estate  Book value of bonds  Deposited in trust companies and banks on interest |                 |
|----------------------------------------------------------------------------------------------------|-----------------|
| Total ledger assets                                                                                |                 |
| Transcis assets                                                                                    | \$ 1.389 577 79 |

# Non-Ledger Assets

| Interest due and accrued on bonds  Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) | * | 9,136.25     |
|------------------------------------------------------------------------------------------------------------------------------------------|---|--------------|
|                                                                                                                                          |   | 140, 744.97  |
| Gross assets                                                                                                                             | * | 1,539,458.94 |

# Deduct Assets Not Admitted

| Book | value | of bonds | and sto | eks over | market | value | 8 | 622.12       |  |
|------|-------|----------|---------|----------|--------|-------|---|--------------|--|
|      | Total | admitted | assets  |          |        |       |   | 1 599 896 99 |  |

### Liabilities

| Death claims due and unpail                                                                 | 10, 166.67<br>35, 000.00<br>218, 000.00 |                     |
|---------------------------------------------------------------------------------------------|-----------------------------------------|---------------------|
| Total unpaid claims Salaries, rents, expenses commissions, etc., due or accrued (estimated) | *                                       | 263, 166.67         |
| cases due of accrued (estimated)                                                            |                                         | 16,000.00<br>400.00 |
| Total liabilities                                                                           | *                                       | 279, 566.67         |

#### 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-293.

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 becember 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 Emergency

| Y                                                    | Funds            | 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-<br>bers                | \$1,977,022.03   | \$931,866.72     |                  |
| Interest on bonds and dividend on stocks             |                  | 612, 584.25      |                  |
| Interest from all other sources                      | 7, 145.87        | 6,008.00         |                  |
| All others                                           | 1,488.21         |                  |                  |
| Total income                                         | \$6,985,656.11   | \$1,551,750.37   |                  |
|                                                      | Building<br>Fund | Expense<br>Funes | Total            |
| Balance from previous year                           | \$734, 264.11    |                  | \$14,635,165.66  |
| Membership fees actually received                    |                  |                  | \$119,488.80     |
| All other assessments or premiums                    | 410,653.35       |                  | 9, 318, 667.12   |
| For members at large                                 |                  | 2,877.87         | 2,877.87         |
| Total received from members                          | \$410,653.33     | \$1,109,513.39   | \$9,441,033.79   |
| Deduct payments returns to applicants<br>and members |                  | 7,892.75         | 19,871.05        |
| Net amount received from mem-                        | \$410,030.0      | \$1,101,620.64   | \$9, 421, 162.47 |
| Interest on bonds and dividends on<br>stocks         |                  |                  | 612, 584, 25     |

11

committees \_\_\_\_\_

Salaries of office employes....

|                                                                                                                                                                                                                                                                                                                                                                         | Building                                                                                                        | Expense                                                                 |                                                                                                                  | Building                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Expense                                                                                                                                                                                                                                                                                        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|                                                                                                                                                                                                                                                                                                                                                                         | Fund                                                                                                            | Funds                                                                   | Total                                                                                                            | Funds Salaries and fees paid to supreme med-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Interest from all other sources                                                                                                                                                                                                                                                                                                                                         | 2,678.60                                                                                                        | 1,610.84                                                                | 17,440.81                                                                                                        | ical evaminare                                                                                                                                                                                                                                                                                                                                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| Surety bonds for bonding camp officers                                                                                                                                                                                                                                                                                                                                  |                                                                                                                 | 14,003.60                                                               | 14,003.60                                                                                                        | Postage, express, telegraph and tele-                                                                                                                                                                                                                                                                                                         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| vacant lot 6, block 148, City of                                                                                                                                                                                                                                                                                                                                        |                                                                                                                 | 35 000 00                                                               | 4 F 000 00                                                                                                       | Official publication                                                                                                                                                                                                                                                                                                                          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| Omaha                                                                                                                                                                                                                                                                                                                                                                   | AND THE REAL PROPERTY AND ADDRESS.                                                                              | 15,000.00                                                               | 15,000.00                                                                                                        | Legal expense in litigating claims                                                                                                                                                                                                                                                                                                            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| Child savings institute                                                                                                                                                                                                                                                                                                                                                 | many many real, and state state regar                                                                           | 14.90                                                                   | 14.90                                                                                                            | Other legal expenses                                                                                                                                                                                                                                                                                                                          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| Total income                                                                                                                                                                                                                                                                                                                                                            | \$488,329.95                                                                                                    | \$1,277,251.48                                                          | \$10,302,987.91                                                                                                  |                                                                                                                                                                                                                                                                                                                                               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| Total disbursements                                                                                                                                                                                                                                                                                                                                                     | \$6,372,755.13                                                                                                  | \$28,722.12                                                             |                                                                                                                  | Deposited in trust companies and banks on interes                                                                                                                                                                                                                                                                                             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| Total disbursements  Balance                                                                                                                                                                                                                                                                                                                                            | \$6,372,755.13                                                                                                  | 28,722.12                                                               |                                                                                                                  | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:                                                                                                                                                                                                                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|                                                                                                                                                                                                                                                                                                                                                                         | \$6,372,755.13<br>\$727,610.29                                                                                  | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66                         |                                                                                                                  | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:                                                                                                                                                                                                                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| Balance                                                                                                                                                                                                                                                                                                                                                                 | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28,722.12<br>\$28,722.12<br>\$15,745,394.66<br>Expense<br>Funds         | Total<br>\$5,871,864.83                                                                                          | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps \$26,182.9                                                                                                                                                                                      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| Death claimsOld age benefits, permanent disability                                                                                                                                                                                                                                                                                                                      | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5,871,864.83<br>45,700.00                                                                                      | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:  Due from camps Due from others  8,227.2                                                                                                                                                                       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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$ 17,187,745.49                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Death claims Old age benefits, permanent disability Monuments                                                                                                                                                                                                                                                                                                           | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5, 871, 864.83<br>45, 700.00<br>455, 190.30                                                                    | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:  Due from camps Due from others  8,227.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                       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| Death claimsOld age benefits, permanent disability Monuments                                                                                                                                                                                                                                                                                                            | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5,871,864.83<br>45,700.00                                                                                      | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps Due from others  Total ledger assets  Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                       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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies                                                                                                                                                                                                                                                     | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13                                                      | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:  Due from camps  Due from others  8,227.2                                                                                                                                                                      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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers                                                                                                                                                                                                                                      | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5, 871, 864.83<br>45, 700.00<br>455, 190.30                                                                    | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps Support  | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and                                                                                                                                                                                              | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20                                        | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps Support  | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$ 17, 187, 745.49<br>150, 426.79                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses                                                                                                                                                                                     | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds     | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13                                                      | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps \$ 26,182.9 Due from others \$ 8,227.2  Total ledger assets  Non-Ledger Assets  Interest and rents due and accrued Assessments actually collected by subordinate                                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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not                                                                                                                                                  | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20                                        | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps Substitute 26,182.9 Due from others Non-Ledger Assets  Interest and rents due and accrued Assessments actually collected by subordinate lodges not yet turned over to supreme lodges                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                       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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers                                                                                                                 | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07                          | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps \$ 26,182.9 Due from others \$ 8,227.2  Total ledger assets  Non-Ledger Assets  Interest and rents due and accrued Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                      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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers of construction of new building)                                                                                | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07<br>5,000.00              | Deposited in trust companies and banks on interes Cash in association's office. Organizers' balances Other ledger assets, viz.: Due from camps \$ 26,182.9 Due from others \$ 8,227.2  Total ledger assets  Non-Ledger Assets  Interest and rents due and accrued. Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) Ali other assets, viz.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                            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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers of construction of new building) Salaries of officers and trustees                                              | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07                          | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:  Due from camps \$ 26,182.9  Due from others \$ 8,227.2  Total ledger assets  Interest and rents due and accrued Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) All other assets, viz.: Inventory, supplies, furniture, premiums and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                   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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers of construction of new building)                                                                                | \$6,372,755.13<br>\$727,610.29<br>Building<br>Fund                                                              | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07<br>5,000.00              | Deposited in trust companies and banks on interes Cash in association's office. Organizers' balances Other ledger assets, viz.: Due from camps \$ 26,182.9 Due from others \$ 8,227.2  Total ledger assets  Non-Ledger Assets  Interest and rents due and accrued. Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) Ali other assets, viz.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                            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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers of construction of new building). Salaries of officers and trustees Other compensation of officers and trustees | \$6, 372, 755.13<br>\$727, 610.29<br>Building<br>Fund                                                           | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07<br>5,000.00              | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.: Due from camps Due from others  Non-Ledger Assets  Interest and rents due and accrued Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) Ali other assets, viz.: Inventory, supplies, furniture, premiums and blanks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 15, 392, 463. 40<br>462, 549. 38<br>17, 644.92<br>458.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| Death claims Old age benefits, permanent disability Monuments  Total benefits Commissions and fees paid to deputies and organizers Salaries of deputies and organizers and expenses Salaries of managers or agents not deputies or organizers (managers of construction of new building) Salaries of officers and trustees Other compensation of officers and           | \$6, 372, 755.13<br>\$727, 610.29<br>Building<br>Fund                                                           | 28, 722.12<br>\$28, 722.12<br>\$15, 745, 394.66<br>Expense<br>Funds<br> | \$5,871,864.83<br>45,700.00<br>455,190.30<br>\$6,372,755.13<br>250,161.20<br>304,291.07<br>5,000.00<br>34,500.00 | Deposited in trust companies and banks on interes Cash in association's office Organizers' balances Other ledger assets, viz.:  Due from camps \$ 26,182.9  Due from others \$ 8,227.2  Total ledger assets  Interest and rents due and accrued Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated) All other assets, viz.: Inventory, supplies, furniture, premiums and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 15, 392, 463, 40<br>462, 549, 38<br>17, 644, 92<br>458, 50                                                                                                                                                                                                                                 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10,205.34

191,206.08

10,205.34

191,206.08

| Deduct Assets Not Admitted                                                                                               |                                     |                                    |
|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------|------------------------------------|
| Balance due from organizers not secured by bonds. \$ Book value of bonds and stocks over market value Other items, viz.: | 8,685.79<br>150.14                  |                                    |
| Inventory, supplies, furniture, premiums and blanks                                                                      | 103,768.35                          |                                    |
|                                                                                                                          | 100,100.00                          | 112,604.28                         |
| Total admitted assets                                                                                                    |                                     | \$ 18,109,336.53                   |
|                                                                                                                          |                                     |                                    |
| Liabilities                                                                                                              |                                     |                                    |
| Death claims due and unpaid\$ Death claims resisted Death claims reported but not adjusted                               | 4,933.40<br>62,770.80<br>624,025.00 |                                    |
| Total death claims  Old age and permanent disability  Old age and other benefits due and unpaid less 4                   | 318,750.00                          | \$ 691,729.20                      |
| per cent interest                                                                                                        | 48, 333.30                          |                                    |
|                                                                                                                          |                                     | 270, 416.70                        |
| Total unpaid claimsSalaries, rents, expenses, commissions, etc., due                                                     |                                     | \$ 962, 145.90                     |
| or accrued                                                                                                               |                                     | 90, 188.63<br>175, 093.90          |
| Unpaid monuments on unadjusted and liquidated                                                                            |                                     |                                    |
| claims \$ And others                                                                                                     | 238, 100.00<br>25, 114.57           |                                    |
|                                                                                                                          | <del></del>                         | 263, 214.57                        |
| Total liabilities                                                                                                        |                                     | \$ 1,490,643.00                    |
| Exhibit of Certificates                                                                                                  |                                     |                                    |
| Total Business of the Year.                                                                                              |                                     |                                    |
| Benefit certificates in force December 31, 1911, as per                                                                  | Number                              | Amount                             |
| last statement Benefit certificates written during the year-                                                             |                                     | \$811,712,400.00<br>128,364,300.00 |
| Benefit certificates increased during the year-                                                                          |                                     | 1,197,500.00                       |
| Totals  Deduct terminated or decreaesed during the year                                                                  | 709, 157<br>66, 857                 | \$941,274,200.00<br>82,682,700.00  |
| Total benefit certificates in force December 31,                                                                         | 642, 300                            | \$858,591,500.00                   |
| Business in Iowa During the Year                                                                                         |                                     |                                    |
| Benefit certificates in force December 31, 1911, as per                                                                  | Number                              | Amount                             |
| last statement Benefit certificates written during the year                                                              | 13,538                              |                                    |
| Benefit certificates received by transfer during the year                                                                | 2,706<br>41                         |                                    |
| Received during the year from members in Iowa:                                                                           | 16, 285                             |                                    |
| Mortuary, \$159,122.89; sick and emergency fund, \$21.216.39; building fund, \$9,357.18; expense,                        |                                     |                                    |

# Exhibit of Death Claims

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| Claims unpaid December 31, 1911, as per last statement Claims (face value) incurred during the year | Number<br>514<br>4,993 | Amount<br>\$788, 541.50<br>6, 940, 750.00 |
|-----------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------|
| Totals                                                                                              | 5,507                  | \$7,720,201.50                            |
| Claims paid during the year                                                                         | 4,844                  | 6, 327, 555.18                            |
| Balance                                                                                             | 663                    | \$1,401,786.87                            |
| ing 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 Saved by compromising or scaling down claims dur-                                           | 8                      | \$21,292.50                               |
| ing the year                                                                                        | 1                      | 7,442.50                                  |
| Claims rejected during the year                                                                     | _                      | 850.00                                    |
| Claims unpaid December 31, 1912                                                                     | 8                      | \$13,000.00                               |

# Exhibit of Old Age and Other Claims

# Total Claims.

| Claims unpaid December 31, 1911, as per last statement<br>Claims incurred during the year |     | Amount<br>\$287,900.00<br>151,500.00 |
|-------------------------------------------------------------------------------------------|-----|--------------------------------------|
| Totals                                                                                    |     | \$389, 400.00<br>45,700.00           |
| Balance Saved by compromising or scaling down claims during the year                      |     | \$343,700.00<br>24,050.00            |
| Claims unpaid December 31, 1912                                                           | 310 | \$818,750.00                         |

|                          | - I        | owa Clai | ms.                           |      |                                    |
|--------------------------|------------|----------|-------------------------------|------|------------------------------------|
| Claims unpaid Decer      |            |          |                               |      | Amount<br>\$81,150.00<br>20,000.00 |
| TotalsClaims paid during | the year   |          |                               | 45   | \$51, 150,00<br>6, 450,00          |
| BalanceSaved by compromi |            |          | the state of the state of the | - 45 | \$44,700.00                        |
| ing the year             |            |          |                               |      | 4,000.00                           |
| Claims unpaid            | I 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 govrning 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 atttended 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 81, 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.

# SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA 167

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

Answer-No.

Were all the stocks, bonds and other scentiles owned December 3t. 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

| Balance from previous year                                        | Mortuary<br>Funds<br>\$1,096,174.49 | Organization<br>Fund<br>\$9,368.49 | Expense<br>Funds<br>\$8,671.93 | Total<br>\$1,114,214.91            |
|-------------------------------------------------------------------|-------------------------------------|------------------------------------|--------------------------------|------------------------------------|
|                                                                   | Income                              |                                    |                                |                                    |
| premiums  Dues and per capita tax  Medical examiners' fees ac-    | 574,604.22                          |                                    | \$34,439.60                    | \$574,604.22<br>84,439.60<br>28.50 |
| tually received                                                   |                                     |                                    | 28.50                          | 28,00                              |
| Net amount received<br>from members<br>Interest on mortgage loans | \$574,604.22<br>202.50              |                                    | \$34,468.10                    | \$609,072.32<br>262.50             |
| Interest on bonds and divi-<br>dends on stocks                    | 45,094.04                           |                                    |                                | 45,094.04                          |
| Interest from all other                                           | 2,082.07                            |                                    |                                | 2,082.07                           |
| sources                                                           | 2,002.01                            |                                    | 547.19                         | 547.19                             |
| Sale of lodge supplies<br>Benefit certificates                    |                                     | ×                                  | 224.25                         | 224.25                             |
| Fines                                                             | 227                                 |                                    | 39.00                          | 39.00                              |
|                                                                   |                                     |                                    | 5.00                           | 5.00                               |
| Charter fees                                                      | - Calaba S                          |                                    | .80                            | .80                                |
| RefundGross increase, bonds                                       | 30.00                               |                                    |                                | 30.00                              |
| Total income                                                      | \$622,072.83                        |                                    | \$35, 284.34                   | 657,857.17                         |

#### Disbursements

|                                                                   | Mortuary<br>Funds | Organization<br>Fund | Expense<br>Funds       | Total<br>\$601,399.76 |
|-------------------------------------------------------------------|-------------------|----------------------|------------------------|-----------------------|
| Death claims                                                      | \$601,399.76      | \$1,200.00           |                        | 1,200.00              |
| Salaries of officers and<br>trustees<br>Salaries and fees paid to |                   |                      | \$8,700.92             | 8,799.92              |
| supreme medical exam-                                             | *****             | 813,00               | 250,00                 | 1,093,00              |
| Salaries and fees pald to<br>subordinate medical ex-              |                   | 2,801,00             |                        | 2,804.00              |
| aminers  Traveling and other expenses of officers, trus-          | N 10.25.25        |                      |                        |                       |
| tees and committees                                               |                   |                      | 910.40                 | 910.40                |
| insurance department fees                                         |                   |                      | 464.80                 | 464.80                |
|                                                                   |                   |                      | 1, 124.22              | 1,424.22              |
| Advertising, printing and stationery                              |                   | 203.80               | 1,308.00               | 1,511.80              |
| Postage, express, telegraph                                       |                   |                      |                        |                       |
| and telephone                                                     |                   | 41.56                | 535.65                 | 577.21                |
| Lodge supplies                                                    |                   |                      | 433.56                 | 433.56                |
| Official publication                                              |                   |                      | 2,940.00               | 2,940.00              |
| Legal expense in litigating                                       |                   |                      |                        |                       |
| claims                                                            |                   |                      | 500.00                 | 500.00                |
| Other legal expenses                                              |                   |                      | 341.55                 | 341.55                |
| All other disbursements                                           |                   |                      |                        | 7,378.18              |
| Total disbursements.                                              | \$602,652.34      | \$10,462.96          | \$18,663.10            | \$631,778.40          |
| Balance                                                           | Ledger A          | имети                |                        |                       |
| Mortgage loans on real esta                                       | ate               | \$                   | 11,500.00              |                       |
| Book value of bonds and st                                        | ocks              |                      | 1,095,544.78           |                       |
| Cash in association's office :                                    | and deposite      | ed in banks          | 32,748.90              |                       |
| Total ledger assets                                               |                   | -                    |                        | \$ 1,139,793.68       |
|                                                                   | Non-Ledger        | Assets               |                        |                       |
| Interest and rents due and<br>Assessments actually coll           | ected by          | subordinate          |                        | 15,546.36             |
| lodges not yet turned ov                                          | er to supre       | me lodge             |                        | 28, 350.37            |
| Gross assets                                                      |                   |                      |                        | \$ 1,183,690.41       |
|                                                                   |                   | ot Admitted          |                        | TO 050 00             |
| Book value of bonds and st                                        | ocks over m       | narket value         |                        | 52,856.69             |
| Total admitted asset                                              |                   |                      |                        | \$ 1,130,833.72       |
|                                                                   | ts                |                      |                        |                       |
|                                                                   | tsLiabili         |                      |                        |                       |
| Death claims due and unpai<br>Death claims reported but           | Liabili<br>dd     | ties<br>\$           | 11,702.04<br>13,403.56 |                       |

#### Exhibit of Certificates

| Total | Business | of | the  | Year. |
|-------|----------|----|------|-------|
| Tores | Duning   | OF | cric | rear. |

|                                                                                                               | Number | Amount                          |
|---------------------------------------------------------------------------------------------------------------|--------|---------------------------------|
| Benefit certificates in force December 31, 1911, as per last statement  Benefit certificates during the year  | 1,404  | \$21,511,803.27<br>1,093,750.00 |
| Totals                                                                                                        | 20,033 | \$22,605,553.27<br>1,364,858.18 |
| Total benefit certificates in force December 31,                                                              | 18,771 | \$21,240,695.19                 |
| Business in Iowa During the Year  Benefit certificates in force December 31, 1911, as per                     | Number | Amount                          |
| last statement                                                                                                | 114    | \$117,651.63                    |
| Benefit certificates written during the year                                                                  | 52     | 32,000.00                       |
| Totals                                                                                                        |        | \$149,651.63                    |
| Deduct terminated or decreased during the year                                                                | 24     | 11,827.01                       |
| Total benefit certificates in force December 31,                                                              | 142    | \$137,824.62                    |
| Received during the year from members in Iowa:<br>Mortuary, \$3,215.51; expense, \$257.75; total, \$3,473.26. |        |                                 |

### Exhibit of Death Claims

# Total 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, 505.29 |
| Claims paid during the year                            | 443    | 601,399.76    |
| Balance                                                |        | \$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      | \$10,577.01   |
|                                                        |        |               |

#### General Interrogatories

\$10,577.01

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?

Claims paid during the year....

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 mortuary?

Answer-Graded.

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

Answer-At rerating 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?

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, 59; Iowa, 6; Kansas, 5; Kentucky, 32; Louisiana, 34; Maryland. 1; Massachusetts, 4; Michigan, 2; Minnesota, 6; Mississippi, 10; Missouri, 83; Montana, 2; Nebraska, 11; Nevada. 2; New Hampshire, 1; New Jersey, 1; New Mexico, 2; New York, 20; North Carolina, 1; Ohlo, 49; 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<br>Funds | Reserve<br>Funds         | Expense<br>Funds | Total          |
|----------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------------------------|------------------|----------------|
| Balance from previous year                                                                                                             | \$612,997.89      | <b>\$6</b> , 072, 660.18 | \$178,168.85     | \$6,863,826.92 |
| Assessments paid in ad-                                                                                                                | Incom             | •                        |                  |                |
| vance                                                                                                                                  | \$5.98            |                          |                  | \$5.98         |
| premiums                                                                                                                               | 7.858, 350.40     |                          |                  | 7,858,350.40   |
| 1911                                                                                                                                   | 3,500.00          |                          |                  | 3,500.00       |
| Dues and per capita tax Other payments by mem-                                                                                         |                   |                          | \$200, 387.20    | 200, 387.20    |
| bers, viz.: Interest one-half cash payments Changes benefit certifi- cates, \$3,085.50; mem. at large, \$15.00; R. A. Bulletin, \$3.45 | 5,143.78          | *******                  |                  | 5,143.78       |
| -                                                                                                                                      |                   |                          | 3, 109.95        | 3,109.95       |
| Total received from members  Deduct payments returns to applicants and mem-                                                            | \$7,867,000.16    |                          | \$208, 497.15    | \$8,070,497.31 |
| bers                                                                                                                                   |                   |                          | 11.00            | 11.00          |
| Net amount received<br>from members<br>Interest on bonds and divi-                                                                     | \$7,867,000.16    |                          | \$203, 486.15    | \$8,070,488.31 |
| dends on stocks                                                                                                                        |                   | \$223,656.50             | 2,380.00         | 226,036,50     |

| Ledger          | Accet           |
|-----------------|-----------------|
| T.1. (15% C. S. | 7 2 20 20 40 40 |

| Salaries, rents, expenses, commissions, etc., due or accrued  Advance assessments 5.98 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Ledger Assets                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Book value of bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Book value of real estate                      | 45 000 00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |
| Deposited in trust companies and banks on interest   780,488.06   2,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                | state and the state of the stat | •                        |
| Other ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Non-Ledger Assets   \$ 6,815,453.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Non-Ledger Assets   \$82,412.71                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Interest and rents due and accrued on bonds\$ \$2,412.71  Interest and rents due and accrued on other assets  Assessments actually collected by subordinate lodges not yet turned over to supreme lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Total ledger assets                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 6,815,453.3              |
| Interest and rents due and accrued on bonds\$ \$2,412.71  Interest and rents due and accrued on other assets  Assessments actually collected by subordinate lodges not yet turned over to supreme lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Interest and rents due and accrued on other assets   1,582.62     Assessments actually collected by subordinate   1,582.62     All other assets, viz.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Non-Ledger Assets                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Interest and rents due and accrued on other assets   1,582.62     Assessments actually collected by subordinate   1,582.62     All other assets, viz.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Interest and rents due and accrued on bonds \$ | 82,412.71                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |
| Assessments actually collected by subordinate lodges not yet turned over to supreme lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Liabilities      |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| All other assets, viz.:  Supreme council dues 99,996.30  Due from councils and grand councils 254.80  Printing plant 7,092.19  Printing material 1,049.39  Office furniture 5,127.76  Supplies for sale 959.03   **Total admitted assets **Total death claims councils spents and unpaid 5,7,249,694.16  **Total death claims Salaries, rents, expenses, commissions, etc., due or accrued Advance assessments All other liabilities 1,080.55  **Total admitted series of the se |                                                | 652,060,45                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Supreme council dues                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | All other assets, viz.:                        | 000.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                          |
| Due from councils and grand councils                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                | 00 004 20                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |
| Printing plant 7,092.19 Printing material 1,049.39 Office furniture 5,127.76 Supplies for sale 959.03    Section                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                | Control of the Contro |                          |
| Printing material 1,049.39 Office furniture 5,127.76 Supplies for sale 959.03  S50,585.2  Gross assets \$ 7,605,988.6   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 7,092.19 Printing material 1,049.39 Office furniture 5,127.76 Supplies for sale 959.03  Liabilities  Death claims due and unpaid \$ 70,572.16 Death claims resisted 959.03  Liabilities  Death claims reported but not adjusted 607,387.54  Total death claims \$ 70,572.16 Death claims reported but not adjusted 67,387.54  Total death claims \$ 712,959.76 Advance assessments 5.98 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Office furniture         5,127.76           Supplies for sale         859.03           850,535.2           Gross assets         \$ 7,005,988.6           Deduct Assets Not Admitted           Bills receivable due from councils and grand councils         254.80           Book value of bonds and stocks over market value         401.811.81           Other items, viz.:         7,092.19           Printing plant         7,092.19           Printing material         1,049.39           Office furniture         5,127.76           Supplies for sale         959.03           Alfo,294.44           Total admitted assets         \$ 70,572.16           Linbilities           Linbilities           Death claims due and unpaid         \$ 70,572.16           Death claims resisted         55,000.00           Death claims reported but not adjusted         607,387.54           Total death claims         \$ 712,959.70           Salaries, rents, expenses, commissions, etc., due or accrued         \$ 780.02           Advance assessments         5.98           All other liabilities         1,080.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                | •                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          |
| Supplies for sale                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| ## Total admitted assets ## 7,249,694.14    Death claims due and unpaid ## 70,572.16 Death claims reported but not adjusted ## 77,249,595.76    Total death claims ## 876,02 Advance assessments ## 712,959.76    Sills receivable due from councils and grand councils ## 254.80   Souncils ## 254.80 ## 254.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 ## 264.80 # |                                                | A 1000 A 1000 A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| ## Deduct Assets Not Admitted    Bills receivable due from councils and grand councils                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Supplies for safe                              | 809.03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | *                        |
| 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 7,092.19  Printing material 1,049.39  Office furniture 5,127.76  Supplies for sale 959.03  Total admitted assets \$7,249,694.14  Liabilities  Death claims due and unpaid \$70,572.16  Death claims resisted 53,000.00  Death claims reported but not adjusted 607,387.54  Total death claims \$712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued Advance assessments 5.98  All other liabilities 1,089.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 850, 535.2               |
| Bills receivable due from councils and grand councils                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Bills receivable due from councils and grand councils \$ 254.80  Book value of bonds and stocks over market value 001,811.31  Other items, viz.:  Printing plant 7,092.19  Printing material 1,049.39  Office furniture 5,127.76  Supplies for sale 959.03  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 \$ 712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued \$ 876.02  Advance assessments 1,080.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Gross assets                                   | 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7,665,988.6              |
| Bills receivable due from councils and grand councils \$ 254.80  Book value of bonds and stocks over market value Other items, viz.:  Printing plant 7,092.19  Printing material 1,049.39  Office furniture 5,127.76  Supplies for sale 959.08  Total admitted assets \$ 70,572.16  Death claims due and unpaid \$ 70,572.16  Death claims resisted 5,500.00  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 1,080.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                          |
| Other items, viz.:  Printing plant 7,692.19  Printing material 1,049.39  Office furniture 5,127.76  Supplies for sale 959.03  Alfe,294.46  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 \$ 712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued \$ 876.02  Advance assessments 5.98  All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | councils                                       | 254.80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                          |
| Printing plant 7,092.19 Printing material 1,049.39 Office furniture 5,127.76 Supplies for sale 959.08  Total admitted assets \$ 7,249,694.14  Total admitted assets \$ 70,572.16 Death claims due and unpaid \$ 70,572.16 Death claims resisted 55,000.00 Death claims reported but not adjusted 607,387.54  Total death claims \$ 712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued \$ 876.02 Advance assessments 5.98 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                | 401, 011.01                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| Printing material 1,049.39 Office furniture 5,127.76 Supplies for sale 959.03  A16,294.49  Total admitted assets \$ 7,249,694.19  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 \$ 712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued \$ 876.02 Advance assessments \$ 5.98 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                | 7 002 10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                          |
| Office furniture 5,127.76 Supplies for sale 959.03  At 16,294.46  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 5.38 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                | and the second section of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |
| Supplies for sale 959.03  At 16,294.44  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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| ### Total admitted assets ### 7,249,694.16    Liabilities   \$ 7,249,694.16    Liabilities   \$ 70,572.16   Death claims resisted ### 35,000.00   Death claims reported but not adjusted ### 607,387.54    Total death claims ### 712,959.76   Salaries, rents, expenses, commissions, etc., due or accrued ### 876.02   Advance assessments ### 5.98   All other liabilities ### 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Supplies for sale                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Liabilities  Death claims due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                | _                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 416, 294.40              |
| Death claims due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Total admitted assets                          | \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 7, 249, 694.1            |
| Death claims due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Death claims resisted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | and the second           |
| Death claims resisted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Liabilities                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| Death claims reported but not adjusted 607,387.54  Total death claims \$ 712,959.76  Salaries, rents, expenses, commissions, etc., due or accrued \$ 876.02  Advance assessments 5.98  All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                | po eno se                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                          |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Death claims due and unpaid                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                          |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Death claims due and unpaid                    | , 35,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| Salaries, rents, expenses, commissions, etc., due or accrued  Advance assessments 5.98 All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Death claims due and unpaid                    | , 35,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                          |
| accrued \$ 876.02  Advance assessments 5.98  All other liabilities 198.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Death claims due and unpaid                    | , 35,000.00<br>607,387.54                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 719 656 <sup>7</sup> /   |
| Advance assessments 5.98 All other liabilities 198.55  1,080.56                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Death claims due and unpaid                    | , 35,000.00<br>607,387.54                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 712, 959.70              |
| All other liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Death claims due and unpaid                    | , 85,000.00<br>607,387.54<br>8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 712, 959.70              |
| 1,080.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 712, 959.7               |
| 714 040 26                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02<br>5.98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 712, 959.7(              |
| \$ 714.040.25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02<br>5.98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 712, 959.70              |
| e 714 MO 95                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02<br>5.98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02<br>5.98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 712, 959.70<br>1, 080.55 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Death claims due and unpaid                    | \$5,000.00<br>607,387.54<br>\$<br>876.02<br>5.98                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                          |

| nterest from all other        | Mortuary<br>Fund <sup>8</sup> | Reserve<br>Funds | Expense<br>Funds | Total            |
|-------------------------------|-------------------------------|------------------|------------------|------------------|
| sources                       | 16,839.71                     | 2,337.22         | 2,399.78         | 21,576.71        |
| Gross rents from associa-     |                               |                  |                  |                  |
| tion's property, includ-      |                               |                  |                  |                  |
| ing \$5,979.04 for associa-   |                               |                  |                  |                  |
| tion's occupancy of its       |                               |                  |                  |                  |
| own buildings                 | ******                        |                  | 5,979.04         | 5,979.04         |
| ale 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                  | \$7,883,830.87                | \$226, 415.72    | \$217, 202.64    | \$8, 327, 458.23 |

|                               | Market September 1997 | 100107           |                  | 122.00         |
|-------------------------------|-----------------------|------------------|------------------|----------------|
| Total income                  | \$7,883,830.87        | \$226, 415.72    | \$217, 202.64    | \$8,327,458.23 |
|                               | Disburseme            | ents             |                  | ,              |
|                               | Mortuary<br>Funds     | Reserve<br>Funds | Expense<br>Funds | Total          |
| Death claims                  | \$8, 151, 004, 70     |                  | ****             | \$8,151,004.70 |
| Salaries of deputies and or-  |                       |                  |                  |                |
| ganizers                      |                       |                  | \$27,010.08      | 27,010.08      |
| Salaries of officers and      |                       |                  |                  |                |
| trustees                      |                       | ******           | 28,500.00        | 28,500.00      |
| Other compensation of of-     |                       |                  |                  |                |
| ficers and trustees           |                       |                  | 1,400.00         | 1,400.00       |
| Salaries and other compen-    |                       |                  |                  |                |
| sation of committees          | * * * * * * * *       | ~~~~~            | 4,300.00         | 4,300.00       |
| Salaries of office employees  |                       |                  | 55,640.82        | 55, 640.82     |
| Salaries and fees paid to     |                       |                  | ,                | 0.,01.1.2      |
| supreme medical exam-         |                       |                  |                  |                |
| iners                         |                       |                  | 4,500.00         | 4,500.00       |
| Traveling and other ex-       |                       |                  | 7,000100         | 1,0001.0       |
| penses of officers, trus-     |                       |                  |                  |                |
| tees and committees           |                       |                  | 6, 184.89        | 6, 184.89      |
| Insurance department fees     |                       |                  | 663.50           | 663.50         |
| Rent including \$5,979.04 for |                       |                  | 003.00           | 005.30         |
| association's occupancy       |                       | 14               |                  |                |
|                               |                       |                  | 7 040 04         | * 040 A4       |
| of its own buildings          | *******               | *********        | 7,048.04         | 7,048.04       |
| Advertising, printing and     |                       |                  | 14 404 05        | 7. 10. 0       |
| stationery                    |                       |                  | 14,424.85        | 14, 424.85     |
| Postage, express, telegraph   |                       |                  | 0.110.00         |                |
| 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                       |                       |                  | 2),812.99        | 20, 812.99     |
| Legal expense in litigating   |                       |                  |                  | A              |
| 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

# Exhibit of Certificates

| www    |           |        | -   |           |           |
|--------|-----------|--------|-----|-----------|-----------|
| " Otol | 1.3 32 63 | noon   | nf  | f by n    | Vear      |
| LULAI  | LILLI     | 112035 | 611 | 1 2 5 5 5 | 1 6-25 1. |

| Benefit certificates in force December 31, 1911, as per                                                      | Number              | Amount                                          |
|--------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------------------|
| last statement  Benefit certificates written during the year  Benefit certificates increased during the year | 248, 888<br>16, 189 | \$187,992,345.80<br>19,742,000.00<br>928,000.00 |
| Totals                                                                                                       | a provide processi  | \$508,662,345.80<br>26,145,542.36               |
| Total benefit certificates in force December 31,                                                             | 250, 314            | \$482,516,803.44                                |

# Business in Iowa During the Year.

| Benefit certificates in force December 31, 1911, as per | Number | Amount         |
|---------------------------------------------------------|--------|----------------|
| last statement                                          | 2,059  | \$3,517,403.35 |
| Benefit certificates written during the year            |        | 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,        |        |                |

# Exhibit of Death Claims

2,434 \$3,961,220.44

15

29, 325, 25

1912

Received during the year from members in Iowa:

Mortuary, \$52,905.69; expense, \$1,780.55; total, \$54,686.24.

# Total Claims.

| Number | Amount                                            |
|--------|---------------------------------------------------|
| 311    | \$699, 272.57                                     |
| 11     | 3,500.00                                          |
| 3,650  | 8, 164, 059.59                                    |
| 3,9621 | \$8,866,832.16                                    |
| 3,6471 | 8, 151, 004.70                                    |
| 315    | 715, 827.46                                       |
|        | 13,867,76                                         |
| 13     | 16,000.00                                         |
| 302    | \$685,959.70                                      |
|        |                                                   |
| Number | Amount                                            |
| 2      | \$4,000.00                                        |
| 13     | 25, 325.25                                        |
|        | 311<br>1½<br>3,650<br>3,962½<br>3,647½<br>315<br> |

# 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.

Totals .....

Claims paid during the year.

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 assessmentts 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, 46; Missouri, 58; Ontario, 44; New Jersey, 114; Connecticut, 37; Rhode Island, 18; North Carolina, 44; Minnesota, 41; Iowa, 22; Dist. Columbia, 16; 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<br>Funds                | Sick and<br>Funeral<br>Funds   | General<br>Funds | Total           |
|-----------------------------------|----------------------------------|--------------------------------|------------------|-----------------|
| Balance from previous year        | \$18,536,173.40                  | \$129,472.09                   | \$3,324.23       | \$18,668,969.72 |
|                                   |                                  |                                |                  |                 |
| e                                 | Income                           |                                |                  | 2 B L           |
| Membership fees actually          |                                  |                                | *                | e de la selec   |
| 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,          |                                  |                                | 000 050 10       | 000 000 40      |
| extension tax                     | ******                           |                                | 269,053.49       | 269,053.49      |
| Change of policies                | has sall for one one one for one | W W = = = = = -                | 2,349.12         | 2,349.12        |
| Total received from members       | \$3, 793, 663.36                 | <b>\$36</b> 5, <b>8</b> 65, 53 | \$450,075.67     | \$4,609,604.56  |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |                                        |                                  | 2.5            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------------------|----------------------------------|----------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Mortoary<br>Funds             | Sick and<br>Funeral<br>Funds           | General<br>Fund                  | Totul          |
| Deduct payments returns                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               |                                        |                                  |                |
| to applicants and mem-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                               |                                        | A== A3                           | H SSE NO       |
| bers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 6,929.25                      |                                        | 275.98                           | 7, 205, 23     |
| Net amount received                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                               |                                        |                                  |                |
| from members                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$3,788,784.11                | \$305, 865.53                          | \$149,799.69                     | \$4,602,390,33 |
| Interest on mortgage loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 803, 573.08                   |                                        | *** ** ** ***                    | 363,573.03     |
| Interest on collateral loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 45,001.23                     |                                        |                                  | 45,004.23      |
| Interest on bonds and divi-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               |                                        |                                  |                |
| dends on stocks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 494, 578.17                   | Now the No. No. to No. No. No.         |                                  | 491,578,17     |
| Interest from all other                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               |                                        |                                  |                |
| sources                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 13,579,10                     | 436.66                                 | w/ m = 72 36                     | 14,015.10      |
| Gross rents from associa-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Section • A Debest section of |                                        |                                  |                |
| tion's property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 8.871.20                      | ******                                 | *****                            | 8,871.20       |
| Sundry refunds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 1,401.54                      | 15.00                                  | 29,923.45                        | 31,850.59      |
| Redeposited cheques 1911                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 4.240.42                      | Mar Sec. 100. 100, 100, 100, 100, 100. |                                  | 4,240.42       |
| Redeposited cheques H. P.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | •                             |                                        |                                  |                |
| D. 1911                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 100.00                        | and the second section by              | ar as as pr = 10.56.56           | 100,00         |
| Redeposited cheques old                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               |                                        |                                  |                |
| age 1911                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 100.00                        | the real law and law are               |                                  | 100.00         |
| Redeposited cheques sick                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                               |                                        |                                  |                |
| claims 1969                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | 4.85                                   | ~                                | 4.85           |
| Redeposited cheques funer-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                               |                                        |                                  |                |
| al 1911                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               | 50.00                                  | to the same and the same are the | 50.00          |
| Profits (b) bonds (per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                               |                                        |                                  |                |
| schedule D)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 6.307.12                      |                                        |                                  | 6,307.12       |
| Profits (b) bonds (per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4,00,120                      |                                        |                                  |                |
| schedule D)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 826.86                        | 3.5                                    |                                  | 826.86         |
| and the second s |                               |                                        |                                  |                |
| Total income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$4,725,315.83                | \$366, 372.04                          | \$479,733.14                     | \$5,571,421.01 |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               | × 5                                    |                                  |                |

| rotal income                | 97, 120, 020,00               | aparony or 2 2 1 0 2          | 71.0,133                          | 1-,              |
|-----------------------------|-------------------------------|-------------------------------|-----------------------------------|------------------|
|                             | Disbursem                     | ents                          |                                   | 2 (2.00)         |
|                             | Mortuary<br>Funds             | Sick and<br>Funeral<br>Funds  | General<br>Funds                  | Total            |
| Death claims                | \$2,400,311.60                | المستثنية                     |                                   | \$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                    | the section in the section in |                                   | 552,569.76       |
| Expectation of life         | 7,943.40                      |                               |                                   | 7,943.40         |
| Funeral claims              |                               | 20,684.81                     |                                   | 20,684.81        |
| Total benefits paid.        | \$3,069,043.36                | \$279,934.99                  |                                   | \$3, 348, 978.35 |
| Commissions and fees paid   |                               |                               |                                   |                  |
| to deputies and organ-      |                               | 16 C                          |                                   | 1. 1             |
| izers                       |                               | 4,077.63                      | 37,228.83                         | 41,306.46        |
| Salaries of deputies and    |                               |                               |                                   | 4 1 2 30 10 x    |
| 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    |                               |                               | and the first terms of the second |                  |
| trustees                    | Name and was need and and and | 3, 449.96                     | 30, 550.04                        | 34,000.00        |
| Salaries of office employes |                               | 13,982.73                     | 84,627.96                         | 98,010.69        |
| Traveling and other ex-     |                               |                               |                                   |                  |
| penses of officers, trus-   | ė.                            |                               |                                   |                  |
| tees and committees         | the fact that the part of the | موجان مرجوجات                 | 8,477.98                          | 8,477.98         |
| Insurance department fees   |                               |                               |                                   |                  |
| and inspection              |                               |                               | 5,183.14                          | 5,183.14         |
| Rent including associa-     |                               |                               |                                   |                  |
| tion's occupancy of its     |                               | ataj ir posicina i kiristi.   |                                   |                  |
| own buildings               |                               | 925.28                        | 8,327.62                          | 9, 252, 90       |
| 12                          |                               |                               |                                   |                  |
| •                           |                               |                               |                                   |                  |

|                                                                  | Mortuary<br>Funds | Sick and<br>Funeral<br>Funds | General<br>Funds | Total              |
|------------------------------------------------------------------|-------------------|------------------------------|------------------|--------------------|
| Advertising, printing and                                        |                   |                              |                  |                    |
| stationery                                                       |                   | 325.00                       | 2,839.99         | 3, 164,99          |
| Postage, express, tele-                                          |                   | 1.448.06                     | 13, 014, 76      |                    |
| graph and telephone                                              |                   | 1.440.00                     | 1,512.55         | 1, 462.82          |
| Executive expenses                                               |                   | 2, 356, 19                   | 21,931.62        | 24, 330, 81        |
| Legal expense in litigating                                      |                   |                              |                  | 24,000,01          |
| claims                                                           |                   | *******                      | 429.36           | 429.06             |
| Other legal expenses                                             |                   |                              | 5,358.62         | 5,338.62           |
| 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                                        | 1 00              |                              |                  | ***                |
| bonds (schedule D)                                               | 155.39            |                              |                  | 155.39             |
| Loss on sale or maturity of<br>ledger assets, mortgage           | 1,278.00          |                              |                  | 1,278.00           |
| All other disbursements                                          | 3.070.52          | 376.74                       | 48, 299, 23      | 51,746.49          |
| All other dispulsements.                                         | 0,010102          |                              | 10,200.20        | 01,140.43          |
| Total disbursements.                                             | ••••••            |                              |                  | \$3,894,701.27     |
| Balance                                                          | •••••             |                              | •••••            | \$20,345,689.46    |
|                                                                  | Ledger Ass        | ets                          |                  |                    |
| Book value of real estate                                        |                   |                              | 979, 547.18      |                    |
| Mortgage loans on real esta                                      |                   |                              | 3, 583, 242.50   |                    |
| Mortgage loans on real esta                                      |                   |                              | 3, 061, 595, 62  |                    |
| Loans secured by pledge of                                       |                   |                              | .,,              |                    |
| collateral                                                       |                   |                              | 1, 443, 825.17   |                    |
| Loans secured by pledge of                                       | bonds, stocks     | or other                     |                  |                    |
| collateral                                                       |                   |                              | 100,003.80       |                    |
| Book value of bonds, \$7,145,7                                   |                   |                              | 8, 112, 669.11   |                    |
| Book value of bonds, \$2,201,9                                   |                   |                              | 2, 423, 666, 49  |                    |
| Deposited in trust companies                                     |                   |                              | 561, 520.51      |                    |
| Deposited in trust companies<br>Cash in association's office, of |                   |                              | 74,787.96        |                    |
| on interest)                                                     |                   |                              | 4,840.12         |                    |
|                                                                  |                   |                              | 1,010.12         |                    |
| Total ledger assets                                              | •••••••           |                              |                  | \$ 20, 345, 689.46 |
|                                                                  | Non-Ledger A      | Annets                       |                  |                    |
| Interest and rents due and                                       |                   |                              |                  | \$ 214,231.25      |
| Market value of bonds and                                        |                   |                              |                  | 257,906.36         |
| Assessments actually coll                                        |                   |                              |                  |                    |
| lodges not yet turned ov                                         | er to supreme     | e lodge                      |                  | 1,079.52           |
| All other assets, viz.:<br>Unpaid temporary loans,               | re-investmen      | to e                         | 2,816.00         |                    |
| Unpaid fire insurance, re                                        |                   |                              | 345.80           |                    |
| Furniture and fixtures -                                         |                   |                              | 31,792,35        |                    |
|                                                                  |                   |                              |                  | 34, 954.15         |
| Gross assets                                                     |                   |                              |                  | \$ 20,853,860.74   |
| Dedu                                                             | et Assets No      | Admitted                     |                  |                    |
| Other items, viz.:                                               | Assets No.        | Aumitteu                     |                  |                    |
| Furniture and fixtures                                           |                   |                              |                  | 14 000 0000 000    |
| Total admitted assets                                            |                   |                              |                  | \$ 31,792.35       |

| Linbilities                                               |                  |                          |
|-----------------------------------------------------------|------------------|--------------------------|
| Death claims due and unpaid                               | 60.00            |                          |
| Death claims adjusted not yet due                         | 8,220.79         |                          |
| Death claims resisted                                     | 26,619.69        |                          |
| Death claims reported but not adjusted                    | 104,519.70       |                          |
| Present value of deferred death and disability            |                  |                          |
| claims payable in installments                            | 6,507.60         | 6                        |
| Total death claims                                        |                  | \$ 145,927.71            |
| Permanent disability claims adjusted not yet duc. \$      | 81,664.84        |                          |
| Permanent disability claims resisted                      | 735.70           |                          |
| Permanent disability claims reported but not yet          |                  |                          |
| adjusted                                                  | 43, 153.49       | P.                       |
| Total permanent disability claims                         |                  |                          |
| Sick claims due and unpaid                                | 0 000 00         | 125, 554.03              |
| Thirteen and one-half funeral claims adjusted and yet due | 2,929,08         |                          |
| Fourteen and one-half sick claims resisted                | 150.00           |                          |
| Sick claims reported but not yet adjusted.                | 275.00           |                          |
| Fifteen and one-half funeral claims reported but          | 8, 290.50        |                          |
| not yet adjusted                                          | 1.242.94         |                          |
|                                                           | 1,242.94         |                          |
| Total sick and funeral claims                             |                  | 12,887.52                |
| Sixteen and one-half present value of old age dis-        |                  |                          |
| ability                                                   |                  | 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                                           | 4,462.06         |                          |
| 1912 claims reported in 1913 after closing of books       | 172, 263.29      |                          |
|                                                           | 2017/10/12/12/12 | 176,725.85               |
| Total liabilities                                         |                  | <b>8</b> 1,247,959.13    |
|                                                           |                  | -, -, -, , , , , , , , , |
|                                                           |                  |                          |
| Exhibit of Certificates                                   |                  |                          |
| Total Business of the Year.                               |                  |                          |
| Benefit certificates in force December 31, 1911, as per   | Number           | Amount                   |
| last statement                                            | 941 571          | \$242,093,787.00         |
| Benefit certificates written during the year              | 24, 250          |                          |
| Benefit certificates reinstatements and card members      | 7,446            |                          |
| Benefit certificates increased during the year            |                  |                          |
| Motols -                                                  | 070 047          | 900 000 100 00           |
| Totals  Deduct terminated or decreased during the year    |                  | \$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         |

| Descionary to the same transfer                                                                                                                   |             |                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------------------|
| 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            |
| Dduct terminated or decreased during the year                                                                                                     | 46          | 52,600.00               |
| Total benefit certificates in force December 31,                                                                                                  | 757         | \$929,718.00            |
| Received during the year from members in Iowa:<br>Mortuary, \$16,574.22; sick and funeral, \$40.36; ex-<br>pense, \$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 dur-                                                                                                 |             |                         |
| ing the year                                                                                                                                      | 90          | 53,863.05               |
|                                                                                                                                                   | 26          | 20,436.18               |
| Claims unpaid December 31, 1912                                                                                                                   | 150         | \$139,420.11            |
| Iowa Claims.                                                                                                                                      | M           | 1 6                     |
| Claims unpaid December 31, 1911, as per last statement                                                                                            | Number<br>1 | Amount<br>\$1,000.00    |
| Claims (face value) incurred during the year                                                                                                      | 8           | 9,000.00                |
| Totals                                                                                                                                            |             | \$10.000.00             |
| Claims paid during the year.                                                                                                                      | 9           | \$10,000.00<br>8,916.67 |
| -                                                                                                                                                 |             | 0,020.07                |
| Saved by compromising or scaling down claims dur-                                                                                                 | . 1         | 1,083.33                |
| ing the year                                                                                                                                      |             | 83.33                   |
| Claims unpaid December 31, 1912                                                                                                                   | . 1         | 1,000.00                |
| Exhibit of Permanent Disability Clai                                                                                                              | ms          |                         |
| Total Claims.                                                                                                                                     |             |                         |
| årde en de se                                                                                                                                     | 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 dur-                                                                                                 |             | 2.1                     |
| ing the year rejected                                                                                                                             | 96          | 84, 185.46              |
| Claims unpaid December 31, 1912                                                                                                                   | 282         | \$125,554.03            |

| Iowa Claims.                                               |             | ä                  |
|------------------------------------------------------------|-------------|--------------------|
| Claims unpaid December 31, 1911, as per last statement     | Number<br>1 | Amount<br>\$700.00 |
| Totals                                                     | · ·         | \$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 Clair                          | ns          |                    |
| Total Claims.                                              |             |                    |
|                                                            | Number      | Amount             |
| Claims unpaid December 31, 1911, as per last statement,    |             | \$9,883.24         |
| Claims unpaid December 31, 1911, as per last statement,    |             | 40,000.            |
| funeral claims                                             |             | 1,444.45           |
| Claims incurred during the year, sick                      |             | 264,654,44         |
| Claims incurred during the year, funeral                   | 432         | 21, 697.32         |
| Totals                                                     | 13, 195     | \$297,629.45       |
| Claims paid during the year, sick                          |             | 259, 250.18        |
| Claims paid during the year, funeral                       |             | 20,684.81          |
| Claims rejected and compromised December 31, 1912,         |             | A Ait Of           |
| Claims rejected and comprenied December 91 1019            |             | 4,017.92           |
| Claims rejected and compromised December 31, 1912, funeral |             | 789.02             |
| Claims unpaid December 31, 1912                            | 522         | \$11, 219.58       |
| Claims unpaid December 31, 1912, funeral                   |             | \$1,667.94         |
| Iowa Claims.                                               |             |                    |
|                                                            | Number      | Amount             |
| Claims incurred during the year-                           |             | \$67.15            |
| Totals                                                     |             |                    |
| Claims paid during the year                                | 1           | 67.15              |
| Claims paid during the year-                               |             |                    |
| Exhibit of Old Age and Other Claims and Exped              |             | Idfe               |
| Total Claims.                                              |             |                    |
|                                                            | Number      | Amount             |
| Claims unpaid December 31, 1911, as per last statement     | 60          | \$11,020.80        |
| Claims incurred during the year.                           | 1,699       | 577,861.82         |
| Totals                                                     | 1,759       | \$588, 882.62      |
| Claims paid during the year.                               | 1,692       | 560,513.16         |
|                                                            |             |                    |
| Balance                                                    | 67          | \$28,360.46        |
| Saved by compromising or scaling down claims re-           |             |                    |
| ported during the year                                     | 21          | 20,650.00          |
| Claims unpaid December 31, 1912                            | 48          | \$7,719.46         |
| Ĭowa Claims.                                               |             |                    |
|                                                            | Number      | Amount             |
| Claims incurred during the year                            | 1           | \$350.00           |
| Totals                                                     | 1           | \$350.00           |
| Claims paid during the year                                | i           | 850.00             |
| hard daring and Johnson                                    |             |                    |

950.00

3,282.00

# 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 vet.

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?

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, \$32,696.37; 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.

# Balance From Previous Year

Home Office, 2143 North 6th Ave., Quincy, Illinois.

|                                  | Mortuary              | Reserve                | Expense                 |                       |
|----------------------------------|-----------------------|------------------------|-------------------------|-----------------------|
| Balance from previous year       | Funds<br>\$32, 337.83 | Funds<br>\$233, 997.75 | Funds<br>\$547.43       | Total<br>\$266,883.01 |
| Balance Hom previous year        | φυ2, υστ.υσ           | φ205, 851.18           | 64.140                  | \$200,000.01          |
|                                  | Income                |                        |                         |                       |
| Membership fees actually         | 105W                  |                        |                         | *                     |
| receivedAll other assessments or | \$786.66              |                        |                         | \$786.66              |
| premiums                         | 155,071.71            | \$1,664.45             |                         | \$156,736.16          |
| Dues and per capita tax          | 100,011.71            | φ2,002.20              | 9,651.50                | 9,651.50              |
| - Capita takini                  |                       |                        | 0,002.00                | 0,001.00              |
| Total received from              |                       |                        |                         |                       |
| members                          | \$155,758.37          | \$1,664.45             | \$9,711.75              | \$167,134.57          |
| Deduct payments returns          |                       |                        | a state of the state of |                       |
| to applicants and mem-           | a                     |                        |                         |                       |
| bers                             | 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 div-       |                       |                        |                         |                       |
| idends 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          |
|                                  |                       |                        |                         |                       |
| *                                | Disburseme            | ents                   |                         |                       |
| * *                              |                       | Mortuary               | Expense                 |                       |
| * *,                             |                       | Funds                  | 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           |                         | <b>\$117.650.00</b>   |
| Commissions and fees paid t      |                       | Ψ.Σ.Ι, 000.00          |                         | TALL, VUV. VV         |
| and organizers                   |                       |                        | 2,817.24                | 2,317.24              |
| Calonian of Januation and aug    |                       |                        | 050 00                  | 050.00                |

Salaries of deputies and organizers\_\_\_\_

Salaries of officers and trustees\_\_\_\_\_

# IOWA INSURANCE REPORT

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| Other compensation of officers and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| Salaries of office employes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| cers, trustees and committees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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                                                                                                                                            | 546.48            |  |
| Insurance department fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| of its own buildings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                                                                                                                                            | 300.00            |  |
| Advertising, printing and stationery<br>Postage, express, telegraph and tele-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Lodge supplies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| Official publication                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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                                                                                                                                            | 1,045.00          |  |
| Expense of supreme lodge meeting                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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                                                                                                                                            | 4,088.26          |  |
| Legal expense in litigating claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| All other disbursements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| Total disbursements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                                                                            | \$134,153.15      |  |
| Balance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | and her som was now may tall talk                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | And the last the same time but the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | \$317, 266.96     |  |
| Ledger A                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Mortgage loans on real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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| Book value of bonds and stocks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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| Deposited in trust companies and banks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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| Cash in association's office, deposited in                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| on interest)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           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| Old age benefit notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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                                                                                                                                            | \$ 317, 266.96    |  |
| Non-Ledger                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             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| Interest and rents due and accrued                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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| Assessments actually collected by                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| lodges not yet turned over to suprer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   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| in the second of |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                   |  |
| Old age benefit notes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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| Liabilit                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| Death claims due and unpaid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            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| Death claims adjusted not yet due                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| Total liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | - Application of the Control of the | A STATE OF THE STA | \$ 12,000.00      |  |
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| Exhibit of Co                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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                                                                                                                                            | Amount            |  |
| Benefit certificates in force December 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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| last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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                                                                                                                                            | \$10, 340, 750.00 |  |
| Benefit certificates written during the                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                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| Totals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 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                                                                                                                                            | \$11,160,750.00   |  |
| Deduct terminated or decreased during                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  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                                                                                                                                            | 266,500.00        |  |
| Total benefit certificates in force                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    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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-                          |            | 18,500.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| benefit (et timestee 4, 1000 at this the , carries                     |            | 20,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Totals                                                                 | 204        | \$150,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Deduct terminated or decreased during the year                         | 27         | 14,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|                                                                        |            | and the state of t |
| Total benefit certificates in force December 31,                       | na dan ina | <b>#</b> ### 000 00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 1912                                                                   | 177        | \$136,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

# Exhibit of Death Claims

### Total Claims

| Claims (face value) incurred during the year | Number<br>1 | Amount<br>\$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<br>Funds | Reserve<br>Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Expense<br>Funds | Total             |
|-----------------------------|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-------------------|
| Balance from previous year  | \$71,221.32       | \$2,081,271.83                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | \$9,004.08       | \$2, 161, 497.95  |
|                             | Incom             | e                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                  |                   |
| Membership fees actually    |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |                   |
| received                    |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | \$20,791.60      | \$20,791.60       |
| All other assessments or    | \$938,517.39      | \$104,242.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 196, 985.10      | 1,239,744.53      |
| premiums                    | фвэо, этг. ээ     | ф10 <del>4</del> , 242.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  |                   |
| Dues and per capita tax     |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3,595.92         | 3,595.92          |
| Surety bonds of local offi- |                   | 140                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                  |                   |
| cers                        |                   | ******                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 4,688.03         | 4,688.03          |
| Total received from         |                   | Consideration of the Architecture of the Archi |                  |                   |
| members                     | \$938, 517.39     | \$104,242.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$226,060.65     | \$1,268,820.08    |
|                             | 4000,011.00       | ψ1043 212101                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Q220,000,00      | 42,220,044,4      |
|                             |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 4                |                   |
| to applicants and mem-      | ¥00.01            | *****                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                  |                   |
| bers                        | 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         |
|                             |                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |                   |

| Tutanak fasa 22 att                              | Mortuary<br>Funds                | Reserve<br>Funds                      | Expense<br>Funds   | Total                |
|--------------------------------------------------|----------------------------------|---------------------------------------|--------------------|----------------------|
| Interest from all other sources                  | 1,729.13                         | 304.56                                | 001 05             | 0.007.04             |
| Sale of lodge supplies                           | 1,720.15                         | 304.36                                | 291.97<br>4,354.41 | 2,325.66<br>4,354.41 |
| Gross increase book value                        |                                  |                                       | 4, 504.41          | 4, 304.41            |
| of bonds                                         |                                  | 107.46                                | ******             | 107.46               |
| Total income                                     | \$939,064.18                     | \$201,127.26                          | \$230, 308.28      | \$1,371,099.72       |
|                                                  | Disbursem                        | ente                                  |                    |                      |
|                                                  |                                  | Reserve                               | Y2                 |                      |
|                                                  | Mortuary<br>Funds                | Funds                                 | Expense<br>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                        |                                  |                                       |                    | 40077100             |
| to deputies and organ-                           |                                  |                                       |                    |                      |
| izers                                            |                                  |                                       | 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 employes                      |                                  | ~                                     | 26,918.45          | 26,918.45            |
| Salaries and fees paid to                        |                                  |                                       |                    |                      |
| supreme medical exam-                            |                                  |                                       |                    |                      |
| iners                                            | ~~~~~~                           | *****                                 | 2,400.00           | 2,400.00             |
| Salaries and fees paid to                        |                                  |                                       |                    |                      |
| subordinate medical ex-                          |                                  |                                       | *** **             | 404 00               |
| aminers                                          |                                  |                                       | 121.30             | 121.30               |
| Traveling and other ex-                          |                                  |                                       |                    |                      |
| penses of officers, trus-<br>tees and committees |                                  |                                       | 2,964.94           | 2,964.94             |
| Insurance department fees                        |                                  |                                       | 1,301.00           | 1,301.00             |
| Rent including associa-                          |                                  | buy ten von your mit, der ner aus     | 1,001.00           | 2,332.00             |
| tion's occupancy of its                          |                                  |                                       |                    |                      |
| own buildings                                    |                                  | * * * * * * * * * * * * * * * * * * * | 3,750.00           | 3,750.00             |
| Advertising, printing and                        |                                  | 4. 2.                                 |                    |                      |
| stationery                                       |                                  |                                       | 26, 354:27         | 26,354.27            |
| Postage, express, telegraph                      |                                  |                                       | 28 48 2<br>4 62 7  |                      |
| and telephone                                    |                                  |                                       | 9,556.23           | 9,550.23             |
| Lodge supplies                                   |                                  |                                       | 4,412.79           | 4,412.79             |
| Official publication                             |                                  |                                       | 20, 981.27         | 20, 981.27           |
| Surety bonds of local and                        |                                  |                                       | 0 001 75           | 2,831.75             |
| supreme officers                                 |                                  |                                       | 2,831.75           | 2, 551.10            |
| Expense of supreme lodge                         |                                  |                                       | 150.00             | 150.00               |
| meeting (balance 1911)                           |                                  |                                       | 100.00             | , 20.7.00            |
| Legal expense in litigating                      |                                  | 1.00                                  | 306.50             | 306.50               |
| claims                                           | new part had the man and and man |                                       | 3,066.50           | 3,060.50             |
| Other legal expenses Furniture and fixtures      |                                  |                                       | 4, 165.48          | 4,165.48             |
| Premiums for securing                            |                                  | , n 1                                 |                    |                      |
| new members                                      |                                  |                                       | 2,114.68           | 2,114.68             |
| Executive council meetings                       |                                  |                                       | 1,626.40           | 1,626.40             |
| Gross decrease by adjust-                        | *                                | 6) <sub>20</sub>                      |                    |                      |
| ment of book value of                            |                                  |                                       |                    |                      |
| bonds                                            | ***                              | 3,432.10                              |                    | 3, 432.10            |
| Miscellaneous and office                         |                                  | 10.7                                  |                    | o ano ne             |
| expense                                          |                                  |                                       | 2,672.77           | 2,672.77             |
| Total disbursements.                             | \$597,753.65                     | \$3,432.10                            | \$223,173.59       | \$824,359.34         |
|                                                  | \$53, 131.85                     | \$2,638,966.99                        | \$16, 139.49       | \$2,708,238.83       |
| Balance                                          | φου, 101.00                      | that cond and the                     |                    |                      |

#### Ledger Assets

| Mortgage loans on real estate                                                                | 2,555,490.72<br>2,000.00<br>100,747.61 | *  | 2, 708, 238, 23       |
|----------------------------------------------------------------------------------------------|----------------------------------------|----|-----------------------|
|                                                                                              |                                        |    |                       |
| Non-Ledger Assets                                                                            |                                        |    |                       |
| Interest and rents due and accrued                                                           |                                        | 4. | 35, 866.43            |
| 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\$  Death claims resisted  Death claims reported but not adjusted | 749.99<br>3,499.98<br>49,849.89        |    |                       |
| Total unpaid claims Salaries, rents, expenses, commissions, etc., due                        |                                        | \$ | 54,099.86             |
| or accrued Advance assessments                                                               |                                        |    | 8,000.00<br>18,176.00 |
| All other liabilities, viz.;  Monuments \$ Funeral benefits \$                               | 35,200.00<br>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, 899 | \$97,088,400.00  |
| Benefit certificates written during the year            | 22, 492  | 21,878,200.00    |
| Totals                                                  | 126, 391 | \$118,966,600.00 |
| Deduct terminated or decreased during the year          | 11,018   | 9,149,800.00     |
| Total benefit certificates in force December 31,        |          |                  |

115, 378 \$109, 816, 800.00

Business in Iowa During the Year.

| Benefit certificates in force December 31, 1911, as per                                                                                     | Number | Amount                |
|---------------------------------------------------------------------------------------------------------------------------------------------|--------|-----------------------|
| last statement                                                                                                                              | 3, 291 | \$2,664,900.00        |
| Benefit certificates written during the year                                                                                                | 1, 202 | 984, 200.00           |
| Totals                                                                                                                                      | 4, 496 | \$3,649,100.00        |
| Deduct terminated or decreased during the year                                                                                              | 667    | 519, 200.00           |
| Total benefit certificates in force December 31,                                                                                            | 3,829  | <b>\$3,129,900.00</b> |
| Received during the year from members in Iowa:<br>Mortuary, \$25,097.82; reserve, \$2,899.75; expense, \$7,-<br>815.79; total, \$36,818.36. |        |                       |

### 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 Saved by compromising or scaling down claims dur- | 96     | \$241,379.55 |
| ing 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 dur-         |        |              |
| ing the year                                              |        | 3,324.35     |
| Claims unpaid December 31, 1912                           | 1      | \$800.00     |

#### 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, \$83,205.00; 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, 81; Kansas, 32; Kentucky, 79; Louisiana, 218; Maryland, 3; Michigan, 40; 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, honds 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<br>Funds | Reserve<br>Funds    |
|----------------------------------------------------------------------|-------------------------|---------------------|
| Balance from previous year                                           | \$6,021.83              | \$2,228.04          |
|                                                                      | er.                     |                     |
|                                                                      |                         |                     |
| Income                                                               | **                      |                     |
| All other assessments or premiums                                    | <b>\$381,8</b> 95.00    | ت يو چو د د تو      |
| Total received from members<br>Deduct payments returns to applicants | \$381,895.06            | عنيينيد             |
| and members                                                          | 1,632.15                |                     |
| Net amount received from mem-                                        |                         |                     |
| bers                                                                 | \$380,762.91            | ئو سائد ئي بد د ي ب |
| 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 prop-                                 |                         |                     |
| erty, including \$2,400.00 for associa-                              |                         |                     |
| tion's occupancy of its own build-                                   |                         |                     |
| ings                                                                 | 6,785.00                |                     |
| From American Nobles                                                 | 3,553.34                | يدن و يومون ن       |
| Commission on first mortgage loans                                   | 100.00                  | 25.00               |
| Total income                                                         | \$401,747,40            | \$104.25            |

10,000.00

|                                                                                                                       | Emergency<br>Fund | Expense<br>Funds | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------|-------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Balance from previous year                                                                                            | \$263,869.17      | \$7,985.59       | \$280,104.68                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Membership fees actually received                                                                                     |                   | 5, 587, 48       | 5,587.48                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Premiums during first six months of<br>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                                                                                               | ~~~~~~            | 70,943.66        | 70,943.66                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Other payments by members                                                                                             | Jean-00-2         | 964.58           | 964.58                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Total received from members<br>Deduct payments returns to applicants                                                  |                   | \$195, 493.7Ò    | \$577,838.76                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| and members                                                                                                           |                   | 788.65           | 2, 420,89                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Net amount received from mem-                                                                                         | -                 |                  | Marie Marie - common trade (1967) agra de la presidente del cape (1969) de common de c |
| 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-<br>erty, including \$2,400.00 for associa-<br>tion's occupancy of its own build- |                   |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| ings                                                                                                                  |                   |                  | 6,785.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| From American Nobles                                                                                                  | 38, 200,00        | 2,074.71         | 43,828.05                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Commission on first mortgage loans                                                                                    |                   | 90.00            | 215.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Total income                                                                                                          | \$38,239.80       | \$190,583.52     | \$639,675.03                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

# Disbursements

|                                                  | Mortuary<br>and Disability<br>Funds | Reserve<br>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                              |                                         |               |
| Total benefits paid                              | \$417, 180.00                       |                                         |               |
| Taxes, repairs and other expenses on real estate | 3,584.18                            |                                         |               |
| Total disbursement                               | \$120,674.84                        |                                         |               |
| Balance                                          | \$33,204.93                         | \$2,604,25                              |               |
|                                                  | Emergency<br>Fund                   | Expense<br>Funds                        | Total         |
| Death claims                                     |                                     |                                         | \$103, 110.03 |
| Permanent disability claims                      | air arraga ya na naria air          |                                         | 5,626.82      |
| Accident claims                                  |                                     | ********                                | 7,844.36      |
| Old age benefits                                 | 5,836.01                            | and the same after the same of the      | 6, 335, 10    |
| Interest on returned payments                    |                                     |                                         | 100.36        |
| Total benefits paid                              | \$5,886.01                          |                                         | \$423,016.07  |
| Commissions and fees paid to deputies,           |                                     | 99, 291, 12                             | 99, 291, 12   |
| organizers and agents                            |                                     | 28,858.26                               | 28,858.26     |
| Salaries of deputies and organizers              |                                     | 12,615.00                               | 12,615.00     |
| Salaries of officers and trustees.               | No. of the control of the           | *************************************** | 12,019.00     |
| Other compensation of officers and               |                                     | 3,588.32                                | 3,588.32      |

| SUPREME LUDGE FRATERINA                  | II ONION C                                                                | r Ameni                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 121 12903      |
|------------------------------------------|---------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|                                          | Emergency<br>Funds                                                        | Expense<br>Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Total          |
| Salaries of office employes              |                                                                           | 11,817,50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 14,817.50      |
| Salaries and fees paid to supreme med-   |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| ical examiners                           |                                                                           | 2, 153,07                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2, 4531, 67    |
| Traveling and other expenses of offi-    |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | •              |
| cers, trustees and committees            |                                                                           | 4,201.82                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4,261.82       |
| For collection and remittance of assess- |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| ment and dues                            |                                                                           | 190.87                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 100.87         |
| 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.M                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 2,718,10       |
| Advertising, printing and stationery     |                                                                           | 9,682.90                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0,032,00       |
| Postage, express, telegraph and tele-    |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| phone                                    | ~~~~~~                                                                    | 4,226.79                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4,220.70       |
| Lodge supplies                           | the same and the same that                                                | 2,843.83                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2,843,83       |
| Official publication                     |                                                                           | 6,923,14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 0.923.14       |
| Legal expense in litigating claims       |                                                                           | 4,232.85                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4, 232, 85     |
| Other legal expenses                     | ه سب چين ن ش <sub>ا</sub> پ                                               | 4,860.55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 4,860,55       |
| Furniture and fixtures                   | ~~~~~                                                                     | 902.40                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 902.40         |
| Taxes, repairs and other expenses on     |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| Taxes, repairs and other expenses on     |                                                                           | the real and Marchell State See To                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 3,584.18       |
| real estate                              |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| Loss on sale or maturity of ledger       | 1.623.25                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 1,023,25       |
| assets                                   | ****                                                                      | 2,621.43                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2,021.43       |
| All other disbursements                  | All made again and bearing                                                | was a second of the second of |                |
| Total disbursements                      | \$6,859.26                                                                | \$205,809.48                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | \$698, 523.58  |
| -                                        | The same and the same same and the same same same same same same same sam | 6.2 0.00 MS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | \$288, 250, 08 |
| Balance                                  | \$248,087.27                                                              | \$1,089.68                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$350, 200,00  |
|                                          |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
|                                          |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
| Ledger A                                 | ssets                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                |
|                                          |                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | i i            |

| a state                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 55,625.83 |   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---|
| Book value of real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1,851.20  |   |
| Mortgage loans on real estate                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 38,697.27 |   |
| The state of the s | 6.812.98  |   |
| Deposited in trust company Deposited in banks (not on interest)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |           |   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |           | 8 |
| Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |           | • |

# Non-Ledger Assets

| Interest and rents due and accrued                         | 2, 917, 25<br>10, 974, 17 |
|------------------------------------------------------------|---------------------------|
| Assessments actually concerts supreme lodge                | 41, 925, 12               |
| Furniture and fixtures, supplies, printing plant equipment | 10,000,00                 |
| Gross assets                                               | \$ 362,870.62             |

# Deduct Assets Not Admitted

| Furniture, fixtures, etc.                  | 5.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |  |
|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| Furniture, fixtures, etc.<br>Miscellaneous | A STATE OF THE STA |  |
| Total admitted assets                      | \$ 852,872,02                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| Total "                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |  |

#### Liabilities

| Death claims resisted - *                         | 3,419.60  |             |
|---------------------------------------------------|-----------|-------------|
| Death claims reported but not adjusted            | 81,918,85 |             |
| Total death claims                                | *         | 85,388,45   |
| Permanent disability claims reported but not yet  |           |             |
| adjusted                                          | 875.00    |             |
| Total permanent disability claims                 |           | 875,00      |
| Sick and accident claims reported but not yet ad- |           |             |
| justed\$                                          | 774.60    |             |
| Total sick and accident claims                    |           | 771.60      |
| Old age and other benefits due and unpaid         |           | 1,524.90    |
| Total unpaid claims                               | *         | 88,512.95   |
| Total Habilities                                  | *         | 88, 512, 95 |
|                                                   |           |             |

#### Exhibit of Policies or Certificates

### Total Business of the Year.

| Total Business of the Year.                                                                                                                             |        | 12 07             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------|-------------------|
| w                                                                                                                                                       | Number | Amount            |
| Benefit certificates in force December 31, 1911, as per last statement                                                                                  | 31,110 | \$40,959,300.00   |
| Benefit certificates written and transferred during the year                                                                                            | 22,575 | 26, 827, 100,00   |
| Totals                                                                                                                                                  |        | \$67, 786, 400.00 |
| Deduct terminated or decreased during the year                                                                                                          | 10,673 | 11,042,050.00     |
| Total benefit certificates in force December 31.                                                                                                        | 43,012 | \$56,744,350.00   |
| Business in Iowa During the Year  Benefit certificates in force December 31, 1911, as per                                                               | Number | Amount            |
| last statement  Benefit certificates written and transferred during the                                                                                 | 1,109  | \$1,255,650.00    |
| year                                                                                                                                                    | 6, 133 | 7, 150, 000.00    |
| Totals                                                                                                                                                  | 7,242  | \$8,405,650.00    |
| Deduct terminated or decreasd during the year                                                                                                           | 1,622  | 1, 375, 6 30.00   |
| Total benefit certificates in force December 31,                                                                                                        | 5,620  | \$7,030,050.00    |
| Received during the year from members in Iowa;<br>Mortuary, reserve, disability and accident, \$50,116.00;<br>expense, \$18,225.81; total, \$68,341.81. |        |                   |

### Exhibit of Death Claims

# Total Claims

| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year | Number<br>53<br>385 | Amount<br>\$66,730.34<br>429,956.18 |
|--------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------|
| Totals                                                                                                 | 438                 | \$429, 956.18                       |
| Claims paid during the year                                                                            | 356                 | 403,686.52                          |
| Balance                                                                                                | 82                  | \$93, 576.49                        |
| ing the year and two suits won                                                                         | 2                   | 7,546.49                            |
| Claims rejected during the year                                                                        | 1                   | 691.55                              |
| Claims unpaid December 31, 1912                                                                        | 79                  | \$85,338.45                         |

### Iowa Claims.

| Claims unpaid December 31, 1911, as per last statement<br>Claims (face value) incurred during the year |    | Amount<br>\$522,95<br>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                                                 | 89     | \$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.

| Claims incurred during the year         | Number 2 | Amount<br>\$271.34 |
|-----------------------------------------|----------|--------------------|
| Totals                                  | 2<br>1   | \$271.34<br>71.34  |
| Balance Claims unpaid December 31, 1912 | 1        | \$200.00<br>200.00 |

### Exhibit of Sick Claims

### Total Claims

|                                 | Number<br>2 | Amount<br>\$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.

| Claims incurred during the year | Number<br>18 | Amount<br>\$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                           |        | \$7,736.18 |
| Claims paid during the year.     |        | 6, 211.28  |
| Balance                          | 4      | \$1,524.90 |
| Claims unpaid December 31, 1912  | 4      | 1,524.90   |
| lowa Claims.                     |        |            |
|                                  | Number | Amount     |
| Claims incurred during the year  | 17     | \$7,736,18 |
| Totals                           |        | \$7,736.18 |
| Claims paid during the year      | 13.    | 6, 211.28  |
| Balance                          | 4      | \$1,521.90 |
| 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 bedy 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

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, \$14,925.12.

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

Expense Funds

Total \$3,985,689,38

Balance from previous year----- \$3,727,656.47

\$258,032.91

# Income

IOWA INSURANCE REPORT

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Mortuary                     | Expense                                                                                                                                                                              | maal                                                                                                                                                        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Membership fees actually received                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Funds                        | Funds                                                                                                                                                                                | Total                                                                                                                                                       |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              | \$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-<br>bers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 60 678 166 43                | MINT DIA ON                                                                                                                                                                          | dia 201 100 00                                                                                                                                              |
| Interest on mortgage loans                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | \$2,379,126.62               | \$405,342.00                                                                                                                                                                         | \$2,784,468.62                                                                                                                                              |
| Interest on bonds and dividends on                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 3, 381.44                    | 0,874.95                                                                                                                                                                             | 10, 256.39                                                                                                                                                  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 40W 000 00                   | 2 52 5 65                                                                                                                                                                            | 100 100 00                                                                                                                                                  |
| stocks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 187,382.33                   | 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | U                            | 6,005.12                                                                                                                                                                             | 6,005.12                                                                                                                                                    |
| Gross profits on sale or maturity of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                              |                                                                                                                                                                                      |                                                                                                                                                             |
| ledger assets, viz.:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | W2                           |                                                                                                                                                                                      |                                                                                                                                                             |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 40 Fat 050 00                | #100 Jos 14                                                                                                                                                                          | 00 004 104 04                                                                                                                                               |
| Total Income                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | \$2,574,339.38               | \$420,135.46                                                                                                                                                                         | \$2,994,494.84                                                                                                                                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | nato nagawani <b>a</b> tahas |                                                                                                                                                                                      |                                                                                                                                                             |
| Disbursen                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | ELON AND ELON                |                                                                                                                                                                                      |                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Mortuary<br>Funds            | Expense<br>Funds                                                                                                                                                                     | Total                                                                                                                                                       |
| Death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | \$1,596,634.56               | runus                                                                                                                                                                                | \$1,596,634.56                                                                                                                                              |
| Option settlements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 1,137.40                     |                                                                                                                                                                                      | 1,137.40                                                                                                                                                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |                                                                                                                                                                                      |                                                                                                                                                             |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |                                                                                                                                                                                      | 1, 101.40                                                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |                                                                                                                                                                                      | non-angularity and a second                                                                                                                                 |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                              |                                                                                                                                                                                      | 20                                                                                                                                                          |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                              |                                                                                                                                                                                      | \$1,597,771.98                                                                                                                                              |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34                                                                                                                                                                            | \$1,597,771.96<br>85,619.34                                                                                                                                 |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66                                                                                                                                                                  | \$1,597,771.96<br>85,619.34<br>711.66                                                                                                                       |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34                                                                                                                                                                            | \$1,597,771.96<br>85,619.34                                                                                                                                 |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00                                                                                                                                                     | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00                                                                                                          |
| Total benefits paid  Commissions and fees paid to deputies and organizers  Salaries of deputies and organizers  Salaries of officers and trustees  Other compensation of officers and trustees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50                                                                                                                                         | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50                                                                                              |
| Total benefits paid  Commissions and fees paid to deputies and organizers  Salaries of deputies and organizers  Salaries of officers and trustees  Other compensation of officers and trustees  Salaries of office employes                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00                                                                                                                                                     | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00                                                                                                          |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35                                                                                                                            | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35                                                                                 |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50                                                                                                                                         | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50                                                                                              |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00                                                                                                                | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00                                                                     |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35                                                                                                                            | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35                                                                                 |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00                                                                                                                | \$1,597,771.98<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00                                                        |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00                                                                                                                | \$1,597,771.96<br>85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00                                                                     |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77                                                                                       | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77                                            |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77                                                                                       | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.18                              |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77                                                                                       | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77                                            |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00                                                               | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.18<br>936.00                    |
| Total benefits paid                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96                                                   | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.18                              |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery                                                                                                            | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00                                                               | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.18<br>936.00                    |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and tele-                                                                      | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01                                      | \$1,597,771.98<br>85,619.34<br>711.68<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96        |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone                                                                  | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19                          | \$1,597,771.98  85,619.34 711.68 11,800.00 6,299.50 38,042.35 3,600.00 12,015.00 6,406.77  130,416.13 936.00 4,989.96 13,461.01 7,853.19                    |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone Official publication                                             | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19<br>6,087.15              | \$1,597,771.98  85,619.34 711.68 11,800.00 6,299.50 38,042.35 3,600.00 12,015.00 6,406.77  130,416.13 936.00 4,989.96 13,461.01                             |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone Official publication Other legal expenses                        | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19<br>6,087.15<br>14,383.45 | \$1,597,771.98  85,619.34 711.68 11,800.00 6,299.50 38,042.35 3,600.00 12,015.00 6,406.77  130,416.13 936.00 4,989.96 13,461.01 7,853.19                    |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Ront, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone Official publication Other legal expenses Furniture and fixtures | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19<br>6,087.15              | \$1,597,771.98  85,619.34 711.66 11,800.00  6,299.50 38,042.35  3,600.00  12,015.00  6,406.77  130,416.13 936.00  4,989.96 13,461.01  7,853.19 6,087.15     |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Rent, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone Official publication Other legal expenses                        | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19<br>6,087.15<br>14,383.45 | \$1,597,771.98  85,619.34 711.66 11,800.00 6,299.50 38,042.35 3,600.00 12,015.00 6,406.77  130,416.13 936.00 4,989.96 13,461.01 7,853.19 6,087.15 14,383_45 |
| Total benefits paid Commissions and fees paid to deputies and organizers Salaries of deputies and organizers Salaries of officers and trustees Other compensation of officers and trustees Salaries of office employes Salaries and fees paid to supreme medical examiners Salaries and fees paid to subordinate medical examiners Traveling and other expenses of officers, trustees and committees For collection and remittance of assessments and dues Insurance department fees Ront, including association's occupancy of its own buildings Advertising, printing and stationery Postage, express, telegraph and telephone Official publication Other legal expenses Furniture and fixtures | \$1,597,771.96               | 85,619.34<br>711.66<br>11,800.00<br>6,299.50<br>38,042.35<br>3,600.00<br>12,015.00<br>6,406.77<br>130,416.13<br>936.00<br>4,989.96<br>13,461.01<br>7,853.19<br>6,087.15<br>14,383.45 | \$1,597,771.98  85,619.34 711.66 11,800.00 6,299.50 38,042.35 3,600.00 12,015.00 6,406.77  130,416.13 936.00 4,989.96 13,461.01 7,853.19 6,087.15 14,383_45 |

| SOLITEME EODGE MING                          | 11110 01 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                  |                 |
|----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------|
|                                              | Mortuary<br>Funds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Expense<br>Funds | Total           |
| Decrease in book value of bonds              | 6,629.54                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 64.50            | 6,694.04        |
| Loss on sale or maturity of ledger           | 104.73                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                  | 104.73          |
| All other disbursements                      | 104.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 14,346.95        | 14,846.95       |
| Total disbursements                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | \$1,962,321.47  |
| Balance                                      | 20 00 to 10 00 00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                  | \$5,017,862.25  |
|                                              | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                  |                 |
| Ledger As                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | w ran aa         |                 |
| 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       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 21,070.28        |                 |
| Cash in association's office and deposite    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 750.00           |                 |
| (not on interest)                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 355.15           |                 |
| Bills receivable                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 120,776.05       |                 |
| Other ledger assets                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 11,733.85        |                 |
| Other ledger assets                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 11, (33.33       |                 |
| Total ledger assets                          | ت سان ب ب ب با ب ب ب ب ب ب ب ب ب ب ب                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 5                | 5,017,802.75    |
| 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 supren         | ie lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                  | 30,342.74       |
| All other assets, viz.:                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |                 |
| Postage on hand                              | \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 417.13           |                 |
| Buttons, emblems, etc.                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 317.84           |                 |
| Furniture and fixtures                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5,788.14         |                 |
| Organizers' balances                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 110.32           |                 |
| 2                                            | *                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <del></del>      | 6,633.43        |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | \$ 5,171,519.77 |
| Gross assets                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |                 |
| Deduct Assets N                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  |                 |
| Balance due from organizers not secure       | d by bonds \$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 110.82           |                 |
| Other items, viz.:<br>Furniture and fixtures |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 5,788.14         |                 |
| Furniture and nxtures                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 317.84           |                 |
| Buttons, emblems, etc.                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 011704           |                 |
|                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | 6,216,30        |
| Total admitted assets                        | عداند عواقد مدين کو بند نواب سواحد عدان ک                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                  | \$ 5,105,303.47 |
| ***                                          | LAM                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | *                | To              |
| Liabilit                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 81<br>           |                 |
| Death claims resisted                        | and the second s | 10,500.00        |                 |
| Death claims reported but not adjusted       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 148, 111.00      | 6 4FD 514 FA    |
| Total unpaid claims                          | ete Ane                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 8                | \$ 158,611.00   |
| Salaries, rents, expenses, commissions       | , e.c., auc                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                  | 36, 120.57      |
| or accrued                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | 13,456.02       |
| Advance assessments                          | ا الله الله الله الله الله الله الله ال                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                  | 153,616.63      |
| Reserve on certificates in fourth class      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                  | 3,838,991.36    |
| Reserve on certificates in fifth class       | محمد مند مند حد الله سو المداوية بين عمو مند ويد ويد ويد المداوة                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 8                | 5,500,501100    |
| Total liabilities                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Ē                | \$ 4,200,795.58 |

# Exhibit of Policies or Certificates

# Total Business of the Year.

| a section of the sect |        |                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|--------------------|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Number | Amount             |
| Benefit certificates in force December 31, 1911, as per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |                    |
| last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        | \$97, 975, 993, 00 |
| Benefit certificates written during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |        | 12,819,612,60      |
| Totals                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |        | \$110,825,635,66   |
| Deduct terminated or decreased during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 10,183 | 14.970, 129.60     |
| Total benefit certificates in force December 31,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |        |                    |
| 1912                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 68,002 | \$95, 855, 506.00  |
| Extended insurance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 2,633  | 3,426,500.00       |
| Business in Jowa During the Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |        |                    |
| 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Number | Amount             |
| Benefit certificates in force December 31, 1911, as per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |        |                    |
| last statement                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        | \$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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |        | 78, 500.CO         |
| beduce terminated of decreased during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (13)   | 10,000.00          |
| Total benefit certificates in force December 31,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 358    | \$451,744.00       |
| Received during the year from members in Iowa:<br>Mortuary, \$9,791.50; expense, \$1,639.26; total, \$11,430.76.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |        |                    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |        |                    |

# Exhibit of Death Claims

# Total Claims

| 10tal Claims                                              |          |                |
|-----------------------------------------------------------|----------|----------------|
| 8                                                         | 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      | 1,596,634.56   |
| Balance Saved by compromising or scaling down claims dur- | 100      | \$185,862.44   |
| ing 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                                                    | <b>J</b> | \$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 Claime

| Total Claims                    |                     |                       |
|---------------------------------|---------------------|-----------------------|
| Claims incurred during the year | Number<br>5         | Amount<br>\$12,000.00 |
| Totals                          | 5                   | \$12,000.00           |
| Claims paid during the year     | 5                   | 1,137.40              |
| Balance                         | ~~~~~~~             | \$10,862.60           |
| ing the year                    | ~ ~ J J _ Z _ Z _ Z | 10,862.60             |

# SUPREME LODGE KNIGHTS OF PYTHIAS

# General Interrogatories

Is the association organized and conducted on the lodge system with ritualtistic 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

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 blennially.

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 offices 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, 32 per cent. Twelve assessments. S. H. Wolfe, 165 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, \$405,342.00.

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

Presdent, 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

Expense Mortuary Reserve Total Funds Funds \$51,371.92 \$1,651,410.71 \$246,006.15 \$1,354,032.64 Balance from previous year

|                                                                                                                     | Income                  |                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------|-------------------------|------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                     | Mortuary<br>Funds       | Reserve<br>Funds | Expense<br>Funds | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Membership fees actually                                                                                            |                         |                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| received  Assessments or premiums during first 12 months of membership of which all or an extra percentage          | 2000222                 | ********         | \$1,717.00       | \$1,717.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| is used for expense<br>All other assessments or                                                                     | \$68,958.89             |                  | 122,754.83       | 191,713.72                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 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 ac-                                                                                         |                         |                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| tually 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 mem-                                                                                              |                         |                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| bers                                                                                                                | 372.98                  |                  | 156.82           | 529.80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Net amount received                                                                                                 |                         |                  |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| from members                                                                                                        | <b>\$1, 112, 135.21</b> | \$93,973.10      | \$309,069.77     | \$1,515,178.04                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Interest on mortgage leans<br>Interest on bonds and divi-                                                           | 2,334.16                | 15, 285.86       |                  | 17,620.02                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| dends on stocks<br>Less accrued interest on                                                                         | 5,001.16                | 45, 262.81       | ******           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| bonds purchased 1911-12.<br>Interest from all other                                                                 |                         | 3,001.83         |                  | 47, 262.14                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| sources (deposits) Gross rents from association's property, including \$2,716.00 for association's occupancy of its | 1,622.31                | 435,24           | 36.58            | 2,094.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| own buildings                                                                                                       | 2,450.00                | 5,869.00         | 266.00           | 8,585.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Sale of lodge supplies From all other sources, viz.                                                                 |                         |                  | 5,800.96         | 5, 800.96                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Advertising                                                                                                         |                         |                  | 2,080.73         | 2,080.73                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Sale of old furniture                                                                                               | ******                  |                  | 841.25           | 841.25                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Payments returned                                                                                                   | 23.54                   |                  | 34.62            | 58.16                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Surety bonds                                                                                                        |                         |                  | 702.50           | 702.50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Gross profits on sale or                                                                                            |                         |                  | 15,000.00        | 15,000.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| maturity of ledger assets (bonds)                                                                                   |                         | 280.00           |                  | 280.00                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| ·                                                                                                                   | A1 100 500 00           |                  | Anna ana an      | CONTRACTOR OF THE PROPERTY OF |
| Total income                                                                                                        | \$1,123,566.38          | \$158, 104.18    | \$333,832.37     | \$1,615,502,93                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|                                                                                                                     | Disburseme              | ents             |                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|                                                                                                                     | Mortuary<br>Funds       | Reserve<br>Funds | Expense<br>Funds | Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|                                                  | Mortuary<br>Funds | Reserve<br>Funds | Expense<br>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<br>Commissions and fees paid | \$1,218,296.94    |                  |                  | \$1,218,296.94 |
| to deputies and organ-                           |                   |                  | 126,838,85       | 126,838,85     |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Mortuary<br>Funds | Reserve<br>Funds | Expense<br>Funds | Total          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|------------------|------------------|----------------|
| Salaries of deputies and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                  |                |
| organizers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  | 23,611.67        | 29, 641, 65    |
| Salaries of managers or                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  |                  |                |
| agents not deputies or                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   |                  |                  |                |
| organizers                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  | 6,350,00         | 6,300.00       |
| Salaries of officers and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                  |                |
| trustees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  | 20, 585,62       | 20,585.69      |
| Salaries and other com-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  |                  |                |
| pensation of committees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  | 3,762,47         | 3,762.47       |
| Salaries of office employes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |                  | 34,272.79        | 31, 272, 79    |
| Salaries and fees paid to                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  | ,                |                |
| supreme medical exam-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  |                  |                |
| iners                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                   |                  | 8,774.96         | 8,774.90       |
| Fraveling and other ex-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   |                  | 6,114.30         | 0.119.38       |
| penses of officers, trus-                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  |                  |                |
| tees and committees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                   |                  | 26,801.01        | 26, 801,01     |
| nsurance department fees                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                  |                |
| lent including \$2,716,00 for                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                   | ****             | 1,697.55         | 1,607.55       |
| and surgery and the property of the second second contractions and the second s |                   |                  |                  |                |
| associatio'n occupancy<br>of its own buildings                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                   |                  |                  |                |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | ••••••            |                  | 3, 182.00        | 3, 182.00      |
| Advertising, printing and                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |                  |                  |                |
| stationery                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | *****             |                  | 26, 275.42       | 26, 275, 45    |
| ostage, 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, 53    |
| Expense of supreme lodge                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                   |                  |                  |                |
| meeting                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                   | ******           | 5, 022.41        | 5,022.4        |
| egal expense in litigating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |                  |                  |                |
| claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | *******           |                  | 2,094.33         | 2,094.38       |
| Other legal expenses                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |                  | 3,000.00         | 3.000.00       |
| Furniture and fixtures                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                   |                  | 7, 123, 52       | 7,123,52       |
| Paxes, 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 .00    |
| 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                                 | \$<br>1,685,324.26 |

### Non-Ledger Assets

| Total admitted assets                                                                         | \$ 1,754,222.24 |
|-----------------------------------------------------------------------------------------------|-----------------|
| lodges not yet turned over to supreme lodge                                                   | 34,242.06       |
| Markt value of bonds and stocks over book value Assessments actually collected by subordinate | 14,776.40       |
| Market value of real estate over book value                                                   | 6,043.81        |
| Interest and rents due and accrued                                                            | 13,835.71       |

#### Liabilities

| Liabilities                                                                                           |                                     |                         |
|-------------------------------------------------------------------------------------------------------|-------------------------------------|-------------------------|
| Death claims due and unpaid                                                                           | 3,745.00<br>18,165.00<br>161,050.00 |                         |
| Total death claims<br>Salaries, rents, expenses, commissions, etc., due or                            |                                     | \$ 182,960,00           |
| accrued Taxes due or accrued                                                                          |                                     | 16,279.85               |
| Borrowed money and interest due or accrued on                                                         |                                     | 2, 137, 34              |
| Advance assessments                                                                                   |                                     | 15, 125,60<br>1, 415,36 |
| Total liabilities                                                                                     |                                     | \$ 217,947,55           |
| Exhibit of Certificates                                                                               |                                     |                         |
| Total Business of the Year.                                                                           |                                     |                         |
| Benefit certificates in force December 31, 1911, as per                                               | Number                              | Amount                  |
| last statement                                                                                        | 119,953                             | \$139, 825, 900.60      |
| 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                                                                                                |                                     | \$163, 298, 025,00      |
| Deduct terminated or decreased during the year                                                        | 25, 296                             | 26, 436, 659, (0        |
| Total benefit certificates in force December 31,                                                      |                                     | \$136,861,375,00        |
| Business in Iowa During the Year                                                                      |                                     |                         |
| Benefit certificates in force December 31, 1911, as per                                               | Number                              | Amount                  |
| last statement                                                                                        | 4,704                               | \$5,616,150.00          |
| Benefit certificates written during the year                                                          | 736                                 | 753,500.00              |
| Benefit certificates increased during the year                                                        | 163                                 | 183, 375.00             |
| Totals                                                                                                | 5, 623                              |                         |
| Deduct terminated or decreased during the year                                                        | 776                                 | 855,600.00              |
| Total benefit certificates in force December 31, 1912  Received during the year from members in Iowa: | 4,847                               | <b>\$5,697,425.00</b>   |
| Mortuary, \$43,539.84; reserve, \$3,750.55; expense, \$8,-                                            |                                     |                         |

### Exhibit of Death Claims

052,74; total, \$55,343.13.

| Total Claims                                                                     |                             | ************                                       |
|----------------------------------------------------------------------------------|-----------------------------|----------------------------------------------------|
| Claims unpaid December 31, 1911, as per last statement<br>Incurred prior to 1911 | Number<br>131<br>3<br>1,074 | Amount<br>\$150,975.00<br>3,565.00<br>1,262,050.00 |
| Totals                                                                           | 1,208                       | \$1,416,590.00                                     |
| Claims paid during the year                                                      | 1,045                       | 1,206,721.94                                       |
| Balance Saved by compromising or scaling down claims dur-                        | . 163                       | 209,868.06                                         |
| ing the year                                                                     |                             | 24,908.06                                          |
| Claims rejected during the year                                                  | 2                           | 2,000.00                                           |
| Claims unpaid December 31, 1912                                                  | 161                         | \$182,960.00                                       |

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# Iowa Claims.

|                                                                    | Number | Amount      |
|--------------------------------------------------------------------|--------|-------------|
| Claims unpaid December 31, 1911, as per last statement             | 5      | \$5,150.00  |
| Claims (face value) incurred during the year                       | 52     | 37,500.00   |
| Totals                                                             | 37     | \$42,650.00 |
| Claims paid during the year                                        | 33     | 37,525.00   |
| Balance                                                            | 4      | \$5, 125.00 |
| Saved by compromising or scaling down claims dur-<br>ing the year. |        | 2.75        |
| Claims unpaid December 31, 1912                                    | 4      | \$4,850.00  |

# Exhibit of Permanent Disability Claims

### Total Claims

| Claims incurred during the year  | Number<br>14 | Amount<br>\$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

| Claims incurred during the year | Number<br>10 | Amount<br>\$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-1,478.

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-Blennially.

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?

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, \$66,925.67; emergency or reservé, \$7,494.16; expense, \$19,349.65.

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, 105; Mississippi, 6; Nebraska, 82; New Jersey, 16; New York, 39; North Carolina, 2; North Dakota, 4; Ohio, 120; Oklahema, 44; 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 Schodule"?

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 4, 4867.

Home Office, 307 12th Ave. E., Cedar Rapids, Ia.

### Balance From Previous Year

|                              | Mortuary<br>Funds                       | Reserve<br>Funds | Expense<br>Funds | Total        |
|------------------------------|-----------------------------------------|------------------|------------------|--------------|
| Balance from previous year   | \$57, 883,91                            | \$100,801.28     | \$2,590.31       | \$260,275.50 |
|                              | 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 ac-  |                                         |                  |                  |              |
| tually received              |                                         |                  | 560.25           | 560.25       |
| Convention dues              | ****                                    |                  | 1,734.65         | 1,734.65     |
| Other payments by mem-       |                                         |                  |                  |              |
| bers, 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.:5 |
| Interest on collateral loans | *******                                 | \$1,927.00       |                  | 1,927,00     |
| Interest on bonds and divi-  |                                         |                  |                  |              |
| dends on stocks              |                                         | 7,722.00         |                  | 7,722.00     |
| Interest from banks          |                                         | 606.18           |                  | 606.18       |
| Gross rents from associa-    |                                         |                  |                  |              |
| tion'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, 797.21                           | \$10,265.28      | \$12,804.30      | \$163,866.78 |
|                              | Dishurseme                              | nts              |                  |              |
|                              | Mortuary                                | Reserve          | Expense          | 1000         |
| Death claims                 | Funds                                   | Funds            | Funds            | Total        |
| Transferred to reserve fund  | \$110, 250.00                           | don too as       |                  | \$110,250.00 |
| Transferred to reserve fund  |                                         | \$23,420.6)      |                  |              |
| Total benefits paid          | \$110,250.00                            | \$23,420.60      |                  | \$110,250.00 |

| WESTERN BOHEN                                                                                                               | HAN FRAI                | ERNAL ASS                 | OCIATIO                              | JN 209                                  |
|-----------------------------------------------------------------------------------------------------------------------------|-------------------------|---------------------------|--------------------------------------|-----------------------------------------|
|                                                                                                                             | Mortuary<br>Funds       | Reserve<br>Funds          | Expense<br>Funds                     | Total                                   |
| Commissions and fees paid                                                                                                   |                         |                           |                                      |                                         |
| to deputies and organ-                                                                                                      |                         |                           |                                      |                                         |
| izers                                                                                                                       |                         |                           | \$310.08                             | 310.68                                  |
| Salaries of officers                                                                                                        | *****                   | ******                    | 2, 450,00                            | 2,450,00                                |
| ficers and trustees                                                                                                         |                         |                           | 5.00                                 | 5.00                                    |
| Salaries and fees paid to                                                                                                   |                         | * * 4 * * * * *           | 3.00                                 | 3.07                                    |
| supreme medical exam-                                                                                                       |                         |                           |                                      |                                         |
| iners                                                                                                                       |                         | ******                    | 560,25                               | 560,25                                  |
| Traveling expenses of dele-                                                                                                 |                         |                           |                                      |                                         |
| gates to convention,                                                                                                        |                         |                           |                                      |                                         |
| Omaha, Neb., Sept. 12-                                                                                                      |                         |                           |                                      |                                         |
| • 16, 1912                                                                                                                  | ******                  | *****                     | 2, 7391, 77                          | 2,730.77                                |
| Insurance department fees-                                                                                                  |                         | *****                     | 120,00                               | 120.00                                  |
| Rent including fuel and                                                                                                     |                         |                           | 717 13                               | * # 10 Au                               |
| light                                                                                                                       |                         |                           | 547.12                               | 517.42                                  |
| stationery                                                                                                                  |                         |                           | 583.95                               | 583,95                                  |
| 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, 232.71                           |
| Balance                                                                                                                     | \$65,010,51             | \$233,148.43              | \$2,750.63                           | \$300,9.9.57                            |
| Mortgage loans on real est<br>Book value of bonds and sto<br>Deposited in trust companies<br>Cash in association's office a | and banks ond deposited | on interest<br>I in banks | 58,300,00<br>194,563,64<br>45,295,30 |                                         |
| (not on interest)                                                                                                           |                         |                           | 2,750.63                             |                                         |
| Total ledger assets                                                                                                         |                         |                           |                                      | \$ 300,909.57                           |
|                                                                                                                             | Non-Ledger              | 1 wester                  |                                      |                                         |
|                                                                                                                             |                         |                           |                                      |                                         |
| Interest and rents due and                                                                                                  | accrued                 |                           |                                      | 6, 203.30                               |
| Gross assets                                                                                                                |                         |                           |                                      | \$ 307, 112.87                          |
|                                                                                                                             | Linbilitie              |                           |                                      |                                         |
|                                                                                                                             |                         |                           | 10 110 50                            |                                         |
| Death claims due and unpaid                                                                                                 |                         | *                         | 13, 449.50                           |                                         |
| Total liabilities                                                                                                           |                         |                           |                                      | \$ 13,449.50                            |
| F                                                                                                                           | hibit of Cert           | Histories                 |                                      |                                         |
| T217                                                                                                                        | Business of             |                           |                                      |                                         |
|                                                                                                                             |                         |                           | Number                               | Amount                                  |
| Benefit certificates in force                                                                                               |                         |                           |                                      | 400000000000000000000000000000000000000 |
| last statement                                                                                                              |                         |                           | 17, 288                              | \$15,536,750.00<br>920,250.00           |
| Benefit certificates written of<br>Benefit certificates increased                                                           |                         |                           | 1,057                                | 68,000,00                               |
| Benefit certificates increased                                                                                              | during the              | year                      |                                      |                                         |
| Totals                                                                                                                      |                         |                           | 18, 345                              | \$16, 525, 000.00                       |
| Deduct terminated or decrea                                                                                                 | sed during              | the year                  | 590                                  | 456, 000.00                             |
| Total benefit certificate                                                                                                   |                         |                           | 17.755                               | \$16,069,000.00                         |
| 1912                                                                                                                        |                         |                           | 11,135                               | 4.0, 000, 000.00                        |
| 14                                                                                                                          |                         |                           |                                      |                                         |

| 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,        | 2.119  | \$1,897,250,00    |
| Received during the year from members in Iowa;          | 5,110  | \$11.501, 2 H1.50 |

#### Exhibit of Death Claims

Mortuary, \$13.801.05; reserve, \$2.731.50; expense,

\$1,418.30; total, \$17,980.85.

#### Total Claims

| Number | Amount                                                         |
|--------|----------------------------------------------------------------|
| 12     | \$12, 199,50                                                   |
| 121    | 111,500,00                                                     |
| 133    | \$123,699.50                                                   |
|        | 110, 250,00                                                    |
|        | \$13, 449, 50                                                  |
|        |                                                                |
| Number | Amount                                                         |
| 1      | \$149.50                                                       |
| 14     | 13, 250.00                                                     |
| 15     | \$13,699.50                                                    |
| 14     | \$13,250.00                                                    |
| 1      | \$449.50                                                       |
|        | 12<br>121<br>133<br>119<br>14<br>Number<br>1<br>14<br>15<br>14 |

#### General Interrogatories

Is the association organized and conducted on the lodge system with reliable to 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 representd 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, amaigamated 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

Presdent, Rose D. Rittman.

Secretary, Helen T. Kelley.

Incorporated January 31, 1891.

Total income -----

Commenced Business July 17, 1891.

\$75, 374.39 \$1,008,874.83 \$1,008,874.83

Home Office, 127 North Dearborn St., Chicago, Illinois.

|                             | Mortuary<br>Funds            | Reserve<br>Funds              | Convention          |
|-----------------------------|------------------------------|-------------------------------|---------------------|
| Balance from previous year  | \$234, 379, 98               | \$643, 170.20                 | Funds<br>\$2,536.53 |
| salance from previous year  | \$204, 0.07,00               | \$040, 170.20                 | φ2, aa0, aa         |
|                             | Income                       |                               |                     |
| All other assessments or    | 2.12.11.22                   |                               |                     |
| premiums                    | \$866, 167.27                |                               |                     |
| Net amount received         |                              |                               |                     |
| from members                | \$866, 167.27                |                               |                     |
| interest on bonds and divi- |                              |                               |                     |
| dends on stocks             |                              | \$30,663.68                   |                     |
| interest from all other     |                              |                               |                     |
| sources                     |                              | 6,927.72                      |                     |
| commmission on bonds        |                              | 275.00                        |                     |
| Reserve fund assessment.    |                              | 25, 979.85                    |                     |
| Convention                  |                              |                               | \$92.57             |
| Total income                | \$866, 167,27                | \$63, 846, 25                 | \$02.57             |
|                             | Church<br>Extension<br>Funds | Overdrawn<br>Expense<br>Fands | Total               |
| Balance from previous year  | \$693.98                     | \$7,751.16                    | \$872,959.53        |
| Membership fees actually    |                              |                               |                     |
| received                    |                              | \$250.00                      | \$250.00            |
| All other assessments or    |                              |                               |                     |
| premiums                    |                              |                               | 866, 167.27         |
| Dues and per capita tax     |                              | 66,755.86                     | 66,755.86           |
| Net amount received         |                              |                               |                     |
| from members                |                              | \$6,705.86                    | \$933, 173,13       |
| Interest on bonds and divi- |                              |                               | 11101110            |
| dends on stocks             |                              |                               | 30,663.68           |
| 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         | 404.00                       |                               | 275.00              |
| Reserve fund assessment     |                              |                               | 25, 979.85          |
| Convention                  |                              |                               | 92.57               |
| Miscellaneous               |                              | 1,096.13                      | 1.096.13            |

|                             | Disbursem          | ents             |                |                |
|-----------------------------|--------------------|------------------|----------------|----------------|
|                             | Mortuary           | Reserve          | Convention     |                |
|                             | Funds              | Funds            | Funds          |                |
| Death claims                | 8783, 628, 334     |                  | ****           |                |
| Albion bonds matured in     |                    |                  |                |                |
| 1911, added to eash re-     |                    |                  |                |                |
| serve fund but not          |                    |                  |                |                |
| deducted from reserve       |                    |                  |                |                |
| investment                  | *******            | \$5:0,00         | ******         |                |
|                             | Church             | Overdrawn        |                |                |
|                             | Extension<br>Funds | Expense<br>Funds | Total          |                |
| Leath 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 commit-     |                    |                  |                |                |
| tees                        |                    | 461.00           | 461.00         |                |
| Salaries of office employés |                    | 12,925.00        | 12,925.00      |                |
| Traveling and other ex-     |                    |                  |                |                |
| penses of officers, trus-   |                    |                  |                |                |
| tees and committees         |                    | 1,671.93         | 1,671.93       |                |
| For collection and remit-   |                    |                  |                |                |
| tance of assessments        |                    |                  |                |                |
| and dues, extra compen-     |                    |                  |                |                |
| sation for new members      |                    | 107.00           | 107.00         |                |
| Insurance department fees   |                    | 348.70           | 348.70         |                |
|                             | ******             | 310.10           | 240.70         |                |
| Rent, office, for associa-  |                    |                  |                |                |
| tion's occupancy of its     |                    | 2.820.00         | 2,820.00       |                |
| Advertising, printing, sta- |                    | 21020.00         | 2,020.00       |                |
|                             |                    | 6,710.90         | 6,710.90       |                |
| tionery and supplies        |                    | 6,710.90         | 0, 710.36      |                |
| Postage, express, tele-     |                    |                  | 2,706,85       |                |
| graph and telephone         |                    | 2,706.85         | 2, 100,80      |                |
| Albion bonds matured in     |                    |                  |                |                |
| 1911, added to cash re-     |                    |                  |                |                |
| serve 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                |                    | 801.10           | 801.10         |                |
| Legal expense in litigating |                    |                  |                |                |
| claims                      |                    | 501.98           | 501.98         |                |
| Other legal expenses, ex-   |                    |                  |                |                |
| amining bonds               |                    | 840.00           | 840.00         |                |
| Furniture and fixtures      |                    | 180.50           | 180,50         |                |
| Taxes, personal             |                    | 13.49            | 13.49          |                |
| Refund on mortuary, \$399   |                    | 10.10            | 20110          |                |
| 55; high auditor, \$1,312   |                    |                  |                |                |
|                             |                    |                  |                |                |
| 50; premium for new         |                    |                  |                |                |
| members, \$1,011.00; re-    |                    |                  |                |                |
| fund on reserve, \$168.45;  |                    |                  |                |                |
| subordinate court bonds     |                    |                  |                |                |
| \$1,136.00; general ex-     |                    |                  |                |                |
| pense, \$6,170.65; conven-  |                    |                  |                |                |
| tion fund, \$161.15         |                    |                  | 10,359.30      |                |
| Total disbursements.        |                    |                  | \$845,773.41   | \$845,773.41   |
|                             |                    |                  |                |                |
| Balance                     |                    |                  | \$1,036,060.95 | \$1,036,060.95 |

### Ledger Assets

| Ledger Assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | £                                  |                              |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|------------------------------|
| Book vane of bonds\$                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 817,290.46                         |                              |
| Deposited in trust companies and banks on interest                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 239,066.01                         |                              |
| 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                             |                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                    | \$218,770.49                 |
| Total ledger assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                    | \$ 1,030,060.95              |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                    | \$ 1,117,489.99              |
| Deduct Assets Not Admitted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                    |                              |
| Book value of bonds and stocks over market value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                    | 19,377.64                    |
| Total admitted assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                    | A 1 000 110 05               |
| Total gamitted assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                    | \$ 1,098,112.35              |
| Liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                    |                              |
| Death claims due and unpaid\$ Death claims adjusted not yet due Death claims resisted                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 6,365.00<br>100,000.00<br>2,000.00 | ¥-                           |
| Total death claims                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <del></del>                        | \$ 108,365.00                |
| Exhibit of Certificates                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                    |                              |
| Total Business of the Year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                    |                              |
| Total Editions of the Total                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Number                             | Amount                       |
| Benefit certificates in force December 31, 1/11, as per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                    |                              |
| Parest system on the section of the |                                    | \$66,585,000.00              |
| 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 Dicember 31,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                    | and the second               |
| 1012                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 66, 222                            | \$68, 368, 000.00            |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ,                                  | 400,000,000.00               |
| Business in Iowa During the Year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                    |                              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Number                             | Amount                       |
| Benefit certificates in force December 31, . 111, as per                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 1 202                              | A1 251 000 00                |
| Benefit certificates written during the year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 1,707<br>144                       | \$1,751,000.00<br>171,500.00 |
| - Taring the Journal of the Journal |                                    | 2.2,000.00                   |
| 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:<br>Mortuary, \$22,623.00; expense, \$2,707.41.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                    |                              |
| ter a - a det a l destano and a destano de la                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | 8 4                                |                              |

### 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 | 14 m w - 4 15 m m | 900.00        |
| Claims unpaid December 31, 1912                                 |                   | \$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                                     |                   | 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.

WESTERN BOHEMIAN CATHOLIC UNION

How many assessments were collected during the year?

Answer-Mortnary, 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 to 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, II; Idaho, 2; Indiana, 32; Iowa, 38; Kausas, 2; Kentucky, 1; Louisiana, 5; Michigan, 46; Minnesota, 118; Missouri, 21; Montana, 6; Nebraska, 13; Nevada, 1; Illinois, 466; New Hampshire, 11; New Mexico, 1; North Dakota, 7; Ohio, 16; Oregon, 9; Pennsylvania, 1; Rhode Island, 2; South Dakota, II; Texas, 2; Vermont, 5; Washington, II; 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?

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 Balance from previous year \$795.65

Reserve Funds \$42,728.12

Total \$14.084.60

|                                                                              | Income        |                                         |                         |                                         |
|------------------------------------------------------------------------------|---------------|-----------------------------------------|-------------------------|-----------------------------------------|
|                                                                              | Mortuary      | Feserve                                 | Expense                 |                                         |
|                                                                              | Funds         | Funds                                   | Funds                   | Total                                   |
| Membership fees actually                                                     |               |                                         |                         |                                         |
| received                                                                     |               | \$140.00                                |                         | \$140,00                                |
| All other assessments or                                                     |               |                                         |                         |                                         |
| premiums                                                                     | 5.29, 115, ** | 3, 927, 19                              | ******                  | 43,313,37                               |
| Dues and per capita tax                                                      |               |                                         | \$2.816.55              | 2,816.55                                |
| Medical examiners' fees ac-                                                  |               |                                         |                         |                                         |
| tually received                                                              |               | *******                                 | 48.25                   | 48.25                                   |
| No. 1                                                                        |               |                                         |                         |                                         |
| Net amount received<br>from members                                          | \$39, 415,88  | 81, 967, 49                             | \$2,864,80              | 210.010.15                              |
| Interest on mortgage loans                                                   | 4.004         |                                         | 10-1-10-00 (A-10-10)    | \$46,348,17<br>2,181,17                 |
| Sale of lodge supplies                                                       | A355555       | 2, 181, 17                              | 1/0 21                  | (0)100000000000000000000000000000000000 |
| safe of louge supplies                                                       | ********      | (20000000)                              | 169.24                  | 169.24                                  |
| Total income                                                                 | \$39, 415,88  | \$6,248,66                              | \$3,034.04              | \$48,698,58                             |
| Amounts                                                                      | 40,211.50     | 48,976.78                               | 3,594.93                | 92,783,24                               |
| Amounts                                                                      | 1-1, 211      | 45, 970, 18                             | ob. (1974 a)3-1         | 112, 183.24                             |
|                                                                              | Disburseme    | n.+                                     |                         |                                         |
|                                                                              |               |                                         |                         |                                         |
|                                                                              | Mortuary      | Reserve                                 | Expense                 |                                         |
| Dooth al-las                                                                 | Funds         | Funds                                   | Funds                   | Total                                   |
| Death claims                                                                 | \$40,700,00   | • • • • • • • • • • • • • • • • • • • • |                         | \$40,700.00                             |
| Salaries of managers or                                                      |               |                                         |                         |                                         |
| agents not deputies or                                                       |               |                                         | <b>55</b> 60            |                                         |
| organizers Salaries of officers and                                          |               |                                         | 75.00                   | 75.00                                   |
|                                                                              |               |                                         |                         |                                         |
| trustees                                                                     | ******        |                                         | 1,475.00                | 1,475.00                                |
| Salaries and fees paid to                                                    |               |                                         |                         |                                         |
| supreme medical exam-                                                        |               |                                         | 00 50                   | 00 F0                                   |
| iners                                                                        |               |                                         | 89.50                   | 89.50                                   |
| Traveling and other ex-                                                      |               |                                         |                         |                                         |
| penses of officers, trus-                                                    |               |                                         | - 04                    |                                         |
| tees and committees                                                          |               |                                         | 5,04                    | 5.04                                    |
| Insurance department fees                                                    |               |                                         | 75.00                   | 75.00                                   |
| Advertising, printing and                                                    |               |                                         | 100.05                  | 102.35                                  |
| Stationery                                                                   |               |                                         | 102.35                  | 102.35                                  |
| Postage, express, telegraph<br>and telephone                                 |               |                                         | 116.77                  | 116.77                                  |
| Lodge supplies                                                               |               |                                         | 21.60                   | 21.60                                   |
| Expense of supreme lodge                                                     |               | *****                                   | 21.60                   | 21.60                                   |
| meeting                                                                      |               |                                         | 648.86                  | 648.86                                  |
| Badges for delegates                                                         |               |                                         | 30.00                   | 30.00                                   |
| Printing of the minutes of                                                   |               |                                         | 30,00                   | 30.00                                   |
| the last convention                                                          |               |                                         |                         |                                         |
| (3,000 copies)                                                               |               |                                         | 123.39                  | 123.39                                  |
| Clerical assistance                                                          |               |                                         | 10.00                   | 10.00                                   |
| Exchange and notary pub-                                                     |               |                                         | 10.00                   | 10.00                                   |
| lic acknowledgements                                                         |               |                                         | 4.65                    | 4.65                                    |
| ne acknowledgements                                                          |               |                                         | 4.03                    | 9.03                                    |
| Total disbursements.                                                         |               |                                         | \$2,777.16              | \$43, 477.16                            |
| Balance                                                                      | ·····         |                                         | \$49,306.08             |                                         |
|                                                                              | Ledger Ass    | ets                                     |                         |                                         |
|                                                                              |               |                                         |                         |                                         |
| Mantana Isaaa oo aasta aat                                                   |               | •                                       | 45 000 00               |                                         |
| Mortgage loans on real est                                                   |               |                                         | 45, 900.00              |                                         |
| Mortgage loans on real est: Cash in association's office a (not on interest) | nd deposited  | in banks                                | 45, 900.00<br>3, 406.08 |                                         |

| rest and rents due and accruedge supplies, typewriter, mimeograph, etc                                                                                                                                                         | 919.03<br>450.00       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Gross assets                                                                                                                                                                                                                   | 50, 675.11             |
| Deduct Assets Not Admitted                                                                                                                                                                                                     |                        |
| ge supplies, etc.                                                                                                                                                                                                              | 450.00                 |
| Total admitted assets                                                                                                                                                                                                          | 50, 225, 11            |
| Linbilities                                                                                                                                                                                                                    |                        |
| th claims adjusted not yet due \$ 4,400,00                                                                                                                                                                                     |                        |
| Total Babilities                                                                                                                                                                                                               | 4,400.00               |
| Exhibit of Certificates                                                                                                                                                                                                        |                        |
| Total Business of the Year.                                                                                                                                                                                                    |                        |
| Number An<br>Males, Females.                                                                                                                                                                                                   | nount                  |
| efit certificates in force December 31, 1911,                                                                                                                                                                                  |                        |
|                                                                                                                                                                                                                                | 54, 100.00             |
| efit certificates written during the year 104 24 1                                                                                                                                                                             | 06,200.00              |
| act terminated or decreased during the year. 130 45 1                                                                                                                                                                          | 39, 100.00             |
| uct terminated or decreased during the year. 130 45                                                                                                                                                                            | 39,100.00              |
| m. 1. 1                                                                                                                                                                                                                        |                        |
| Total benefit certificates in force Decem-                                                                                                                                                                                     |                        |
|                                                                                                                                                                                                                                | 21, 200.00             |
| ber 31, 1912 2,782 1,407 \$3,10<br>Business in Iowa During the Year.                                                                                                                                                           |                        |
| ber 31, 1912                                                                                                                                                                                                                   | 21,200.00<br>nount     |
| ber 31, 1912                                                                                                                                                                                                                   |                        |
| ber 31, 1912                                                                                                                                                                                                                   | nount                  |
| ber 31, 1912                                                                                                                                                                                                                   | nount                  |
| ber 31, 1912                                                                                                                                                                                                                   | nount                  |
| ber 31, 1912 2,782 1,407 \$3,12  Business in Iowa During the Year.  Number An  Males. Females.  efit certificates in force December 31, 1911, s per last statement 386 179 \$4  efit certificates written during the year 14 1 | nount                  |
| ber 31, 1912                                                                                                                                                                                                                   | 18,050.00<br>12,800.00 |

Mortuary, \$5,235.13; reserve, \$540.07; expense, \$394.25; total, \$6,168.45.

Iowa:

#### Exhibit of Death Claims

### 

| Total Claims                                 |           |         |             |
|----------------------------------------------|-----------|---------|-------------|
|                                              | Num       | ber     | Amount      |
| M                                            | lales. Fe | emales. |             |
| Claims unpaid December 31, 1911, as per last |           |         |             |
| statement                                    | 12        | 1       | \$8,800.00  |
| Claims (face value) incurred during the year | 83        | 19      | 36,300.00   |
| Totals                                       | 45        | 20      | \$45,100.00 |
| Claims paid during the year.                 | 40        | 17      | 40,700.00   |
| Balance                                      | 5         | 8       | \$4,400,00  |
| Claims unpaid December 81, 1912              | 5         | 8       | 4,400.00    |

#### Iowa Claims Number Amount Males. Females. Claims unpaid December 31, 1911, as per last statement ..... \$2,700.00 Claims (face value) incurred during the year .... 1,600.00 Totals ..... \$3,300.00 Claims paid during the year..... 9 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?

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-Jowa, 11; Minnesota, 26; 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 Habilities on page 5 of this statement?

......

Answer-No.

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