FORTY-FIRST ANNUAL REPORT

OF THE

AUDITOR OF STATE
OF THE STATE OF IOWA

ON

INSURANCE

1910

VOLUME III

FRATERNAL BENEFICIARY SOCIETIES

JOHN L. BLEAKLY
AUDITOR OF STATE

Compiled from Annual Statements, for the Year Ending December 31, 1909

DES MOINES
EMORY H. ENGLISH, STATE PRINTER
E. D. CHASSELL, STATE BINDER
1910

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
Des Moines, Iowa, April 28, 1910.

HON. B. F. CARROLL, *Governor.*

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

This is the second year in which the reports made by these societies have been printed in a separate volume from the regular life, assessment life and accident companies and associations.

During the year 1909 these orders have kept pace with the life insurance activities in this state as well as the country at large, and perhaps at no period of their existence has the system of fraternal insurance claimed the attention of life insurance people as during the past year. More attention has been devoted to their rates and their possibilities of carrying out the spirit as well as the letter of their contracts, and perfecting the system in its many details.

But recently in New York City a committee on fraternal societies of the National Convention of Insurance Commissioners met the representatives of several fraternal societies, and decided upon several features to a tentative bill preparatory to its presentation for enactment by the several state legislatures at their sessions the coming winter, prominent among which are the following:

1. That annual valuations and publicity should be made not as a test of solvency, but to show conditions to members of societies, said valuations to begin January 1, 1912.

2. Valuations as of January 1, 1918, properly certified, shall be submitted to the home insurance department and triennially thereafter. If valuation shows a deficiency the society must reduce the deficiency at least 5 per cent during each triennial period. Failure to reduce deficiency will permit the state insurance department to take steps to corect the condition or wind up the society.

3. The national fraternal congress tables of mortality shall be the standard for valuation or any higher standard upon which societies shall have calculated rates of contribution.

4. After passage of the bill no new society shall be incorporated or admitted which does not provide for stated periodical contributions sufficient to provide for meeting the obligations contracted when valued upon the basis of the national fraternal congress tables of mortality or any higher standard, with interest assumption not more than 4 per cent per annum.

While this is an advance step towards bringing about many reforms necessary in the fraternal field, it is conservative rather than radical, and the fact that it was discussed and accepted by the societies in attendance goes far towards establishing the fact that such societies are giving the subject much thought, through those in management, looking towards bringing their several orders alongside, so far as relates to safety and endurance, of the strongest and best of the insurance contingents in the insurance system.

During the year 1909 the following changes occurred in fraternal circles in Iowa:

The Modern National Reserve of Charles City, Iowa, which commenced business in 1903, was merged with the Highland Nobles of Waterloo, Iowa.

The Home Guards of the World, of Marshalltown, Iowa, originally organized in 1904, merged with the Homesteaders of Des Moines, Iowa.

It is with deep feelings of regret that I announce the final retirement of the Grand Lodge of Iowa Workmen of Waterloo, Iowa. This order was incorporated June 14, 1874, having commenced business under very adverse circumstances in 1872. Operating from the very start upon inadequate rates and having failed to make the progress hoped for by its promoters, it soon reached its highest membership record and gradually receded until but 625 members were left upon its rolls, and its death claims because of the advanced age of its membership, became a burden too great to be borne. All debts having been paid in good faith, a small remaining balance in the treasury was distributed pro rata among the surviving members.

On February 14, 1910, the Common Brotherhood of America, Des Moines, Iowa, was admitted to do business. This is the first Iowa fraternal admitted under the provisions of Chapter 86, Laws of the Thirty-second General Assembly. It starts out with rates based upon the National Fraternal Congress Table of Mortality, as demanded by that statute.

The usual examination by representatives of this department during the past year discloses the fact that all the Iowa fraternals are prosperous, some of them marvelously so, and I believe that they are all in the hands of excellent managers, and the prospect for the coming year, as well as the general future, bright indeed.

Respectfully submitted,

John L. Bleakly.

Auditor of State.

PART III

ANNUAL STATEMENTS

OF

Fraternal Beneficiary Societies

Transacting Business in Iowa in 1909 and Filing Statements in 1910

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

AMERICAN PATRIOTS,

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

Home office, No. 525 I. O. O. F. Building, Springfield, Ill.

President, J. S. BORDEAUX.

Recorder, W. H. TAYLOR. Treasurer, FRED T. WHIPP.

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

Balance from Previous Year

Ledger assets December 31st of previous year		$ 24,144.05

Income.

Mortuary:			
Membership fees actually received	$ 1,829.88		
First year's assessments and premiums	57,427.27		
Total received from members		$ 59,257.15	
Reserve:			
Membership fees actually received	$ 1,220.57		
First year's assessments and premiums	8,834.96		
Total received from members		10,055.53	
Expense:			
Membership fees actually received	$ 9,148.75		
First year's assessments and premiums	22,087.42		
Total received from members		31,236.17	
Interest and rents		14.00	
Sale of lodge supplies		99.77	
From all other sources		804.36	
Total income			101,466.08
Amount carried forward			$ 125,611.03

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 14.00
Total gross interest and rents		$ 14.00
From all other sources:		
Certificate fees		$ 363.35
Premium on bonds		23.25
Advances returned		408.96
Assessments of social members		8.80
		$ 804.36

Disbursements

Death claims			$ 40,111.27
Sick and accident claims			13,827.83
Total benefits paid			$ 53,939.10
Commissions and fees paid to deputies or organizers			29,488.28
Salaries of officers and trustees			11,700.00
Salaries and other compensation of committees			34.70
Salaries of office employes			3,520.10
Salaries and fees paid to supreme medical examiners			600.00
Traveling and other expenses of officers, trustees and committees			1,387.94
Insurance department fees			188.90
Rent			819.00
Advertising, printing and stationery			1,285.70
Postage, express, telegraph and telephone			1,153.76
Lodge supplies			497.48
Official publication			1,022.68
Legal expense in litigating claims			1,265.64
Furniture and fixtures			230.70
Taxes, repairs and other expenses on real estate			6.40
All other disbursements:			
Light	$ 24.08		
Assessments returned	162.68		
Water	3.00		
Official bonds	100.00		
Fire insurance	30.00		
Miscellaneous	3.40	323.16	
Total disbursements			167,463.54
Balance			$ 18,147.49

Ledger Assets

Cash in association's office, $971.93; in hands of treasurer, $17,175.56		$ 18,147.49
Total ledger assets		$ 18,147.49

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	9,090.18
All other assets	3,153.84
Gross assets	$ 30,391.51

Liabilities

Death claims adjusted, not yet due	$ 2,964.28	
Death claims resisted	2,300.00	
Death claims reported not yet adjusted	3,901.68	
Total death claims		$ 9,165.96
Salaries, rents, expenses, commissions, etc., due or accrued		1,220.00
Total liabilities		$ 10,385.96

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ —57,229.29	$ 19,754.81
First years' assessments and premiums	1,829.88	1,220.57
Subsequent years' assessments and premiums	57,427.27	8,834.96
Totals	$ 2,027.86	$ 29,810.34
Increase by transfers	18,435.30	3,199.36
Balance		33,009.70
Decrease by transfers		12,000.00
Balance after transfers	$ 20,463.16	$ 21,009.70
Disbursements during the year	53,939.10	
Balance on hand December 31, 1909	$ —33,475.94	$ 21,009.70

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 61,618.53	$ 24,144.05
First years' assessments and premiums	9,148.75	12,199.20
Subsequent years' assessments and premiums	22,087.42	88,349.65
Interest and rents	14.00	14.00
Sale of lodge supplies	99.77	99.77
From all other sources	804.36	804.36
Totals	$ 93,772.83	$ 125,611.03
Increase by transfers		21,634.66
Balance	9,634.66	33,009.70
Decrease by transfers		21,634.66
Balance after transfers	$ 84,138.17	
Disbursements during the year	53,324.44	
Balance on hand December 31, 1909	$ 30,813.73	$ 18,147.49

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	10,387	$ 6,218,500.00		
Benefit certificates written during the year	3,826	1,992,500.00	246	$ 154,250.00
Benefit certificates increased during the Year		9,500.00		
Totals	14,213	$ 8,220,500.00		
Deduct terminated or decreased during the year	3,770	1,939,250.00		
Total benefit certificates in force December 31, 1909	10,443	$ 6,280,250.00	1,763	$ 1,110,750.00
Benefit certificates terminated by death during the year	50	3,101,640.00	13	7,162.68
Benefit certificates terminated by lapse during the year	3,720	1,908,323.60		

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	65	$ 22,295.98	16	$ 6,454.62
Claims (face value) incurred during the year	50	31,016.40	13	7,162.58
Totals	115	$ 54,012.38	29	$ 13,617.20
Claims paid during the year	86	40,111.27	26	12,674.53
Balance	29	$ 19,901.11	3	$ 942.67
Saved by compromising or scaling down claims during the year		1,970.14		
Claims rejected during the year	12	$ 2,765.01	1	$ 100.00
Claims unpaid December 31, 1909	17	9,165.96	2	842.67

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	749	$ 13,827.83	26	$ 667.52
Totals	749	$ 13,827.83	26	$ 667.52
Claims paid during the year	749	13,827.83	26	667.52

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—370.

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 to district councils which elect delegates to supreme council.

What is the basis of said representation?

Answer—One delegate from each council.

How often are regular meetings of the governing body held?

Answer—Every three years.

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

Answer—May 12, 1908.

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

Answer—42.

How many of same were delegates of subordinate branches?

Answer—22.

When and by whom are the officers and directors elected?

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

What are the qualifications for membership?

Answer—White, of good moral character, between 16 and 55 years of age, and pass a medical examination, provided not engaged in a prohibited occupation.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—16 and 55 years.

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

Answer—$100 to $6,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relatives or persons dependent on the member.

How are the expenses of the governing body defrayed?

Answer—By putting a percentage of the assessment collected in the general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

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

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

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

Answer—Level premium.

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

Answer—No.

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

Answer—Minimum number is twelve, there is no maximum limit.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars.

Answer—As stated in answer 18.

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

Answer—Yes.

If so, how is the amount guaraneed?

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

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—After 70 years, if physically disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, $5,172.80; emergency or reserve, $906.35; expense, $3,011.03.

How many assessments were collected during the year?

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

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

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

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

Answer—No.

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

Answer—Yes.

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

Answer—Missouri, 91; Iowa, 59; Illinois, 58; Alabama, 29; Kentucky, 29; Oklahoma, 18; South Carolina, 9; Delaware, 7; Florida, 7; North Carolina, 7; Tennessee, 7; Georgia, 6; Kansas, 6; Nebraska, 6; Texas, 6; Montana, 4; Virginia, 4; West Virginia, 3; Arkansas, 2; Colorado, 2; Indiana, 2; Ohio, 2; Mississippi, 2; Washington, 2; New Jersey, 1; California, 1.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary, $123,811.47.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $131,602.39; disability claims, $44,644.10.

Is any compensation allowed or paid to any person from admission fees

or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ANCIENT ORDER OF GLEANERS,

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

Incorporated September 25, 1894. Commenced business October 19, 1894.

Home office, Cor. Woodward and Palmer Aves., Detroit, Mich.

President, AVA COLLINS, Charlotte, Mich.
Secretary, GRANT H. SLOCUM, Detroit, Mich.
Vice-President, JOHN LIVINGSTON, *Detroit, Mich.*
Treasurer, JOHN M. EALY, Caro, Mich.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 236,876.40

Income

Mortuary:			
First year's assessments and premiums	$ 4,840.84		
Subsequent years' assessments and premiums	260,318.14		
Total received from members		$ 265,158.98	
Emergency:			
Dues and per capita tax	$ 27,081.80		
Total received from members		27,081.80	
Interest and rents		5,594.83	
Expense:			
Membership fees actually received	$ 2,492.14		
Dues and per capita tax	28,991.20		
Total received from members		31,483.34	
Interest and rents		631.98	
Sale of lodge supplies		2,750.95	
Charter Membership:			
Membership fees actually received	$ 1,028.00		
First year's assessments and premiums	11,269.34		
Dues and per capita tax	13,004.10		
Total received from members		25,301.44	

Medical:			
Medical examiners' fees	$ 1,527.75		
Total received from members		1,527.75	
Policy:			
From all sources		1,931.25	
Total income			361,462.32
Amount carried forward			$ 598,338.72

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	5,278.83
Interest on bonds		316.00
Interest from all other sources: Daily balances		631.98
Total gross interest and rents	$	6,226.81
Gross amount of membership fees required or represented by applications	$	3,520.14
Gross amount of medical examiners' fees		1,527.75

Disbursements

Death claims		$	233,470.27
Benefits paid to members disabled and in need			14,705.00
Total benefits paid		$	248,175.27
Commissions and fees paid to deputies or organizers			1,962.50
Salaries of deputies and organizers, $10,373.80; expenses, $7,393.51			17,767.31
Salaries of managers or agents not deputies or organizers			2,400.00
Salaries of officers and trustees			3,455.00
Other compensation of officers and trustees: Secretary's certificate fee			1,931.25
Salaries of office employes			11,549.95
Salaries and fees paid to supreme medical examiners			1,633.00
Traveling and other expenses of officers, trustees and committees			544.45
Insurance department fees			111.50
Rent			500.00
Advertising, printing and stationery			2,831.23
Postage, express, telegraph and telephone			2,764.64
Lodge supplies			1,555.51
Official publication			7,125.00
Legal expenses (salary)			865.00
Furniture and fixtures			2,841.49
Taxes, repairs and other expenses on real estate			890.63
All other disbursements:			
Light and fuel	$ 321.65		
Appraisers' expenses negotiating loans, etc.	44.70		
Officers' bonds	83.75		
Prizes to members for securing new members	1,115.61		
General office expense	406.98		
Miscellaneous expense	687.99		
Postal cards	140.00		
Postage on official publication	1,255.38		
Moving expenses	338.93		4,394.99
Total disbursements			313,298.72
Balance		$	285,040.00

Ledger Assets

Book value of real estate, unincumbered	$	53,674.36	
Mortgage loans on real estate, first liens		138,305.00	
Book value of bonds (excluding interest)		3,900.00	
Deposited in banks on interest		89,160.64	
Total ledger assets			$ 285,040.00

Non-Ledger Assets

Interest due, $161.52, and accrued, $4,100.24, on mortgages	$	4,261.76	
Interest accrued on bonds		89.82	
Total interest and rents due and accrued			4,351.58
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			40,843.00
All other assets:			
Amount deposited to credit of local organizations (unapportioned)	$	3,075.69	
Furniture and fixtures		7,671.73	
Total			10,747.42
Gross assets			$ 340,982.00

Deduct Assets Not Admitted

Furniture and fixtures	$	7,671.73	
Amount deposited to credit of local organizations (unapportioned)		3,075.69	
Total			10,747.42
Total admitted assets			$ 330,234.58

Liabilities

Death claims reported not yet adjusted	$	35,910.00	
Total death claims			$ 35,910.00
Total			$ 35,910.00
All other liabilities, viz.:			
December payroll	$	1,485.00	
Miscellaneous expense bills		400.00	
Total			1,885.90
Total liabilities			$ 39,055.90

Exhibit of Funds

Classification	Mortuary	Emergency	Charter Membership
Balance on hand December 31, 1908	$ 10,993.23	$ 201,826.03	$ 10,784.51
Membership fees received			1,028.00
First years' assessments and premiums	4,840.84		11,269.34
Subsequent years' assessments and premiums	260,318.14		
Dues and per capita tax		27,081.80	13,004.10
Interest and rents		5,594.83	
Totals	$ 276,152.21	$ 234,502.66	$ 36,085.95
Disbursements during the year	248,175.27	44.70	23,245.42
Balance on hand December 31, 1909	$ 27,976.94	$ 234,457.96	$ 12,840.53

Classification	Medical and Policy	Expense	Totals
Balance on hand December 31, 1908	$ 105.25	$ 13,167.38	$ 236,876.40
Membership fees received		2,492.14	3,520.14
First years' assessments and premiums			16,110.18
Subsequent years' assessments and premiums			260,318.14
Dues and per capita tax		28,991.20	69,077.10
Medical examiners' fees	1,527.75		1,527.75
Interest and rents		631.98	6,226.81
Sale of lodge supplies		2,750.95	2,750.95
From all other sources—fees	1,931.25		1,931.25
Totals	$ 3,564.25	$ 48,033.65	$ 598,338.72
Disbursements during the year	3,564.25	38,269.08	313,298.72
Balance on hand December 31, 1909		$ 9,764.57	$ 285,040.00

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	55,541	$48,028,250.00	248	$ 225,500.00
Benefit certificates written during the year	6,053	5,190,750.00	10	9,000.00
Benefit certificates increased during the year (50)		25,500.00		
Totals	61,594	$53,244,500.00	258	$ 234,500.00
Deduct terminated or decreased during the year	2,975	2,574,500.00	24	23,500.00
Total benefit certificates in force December 31, 1909	58,619	$50,670,000.00	234	$ 211,000.00
Benefit certificates terminated by death during the year	282	236,650.00		
Benefit certificates terminated by lapse during the year	2,693	2,331,250.00	24	23,500.00
Benefit certificates decreased by emergency loans		2,100.00		
Benefit certificates decreased during the year		4,500.00		

Exhibit of Death Claims

Classification	Total Claims No.	Total Claims Amount
Claims unpaid December 31, 1908, as per last statement	49	$ 36,690.00
Claims (face value) incurred during the year	282	236,650.00
Totals	331	$ 273,340.00
Claims paid during the year	288	233,470.27
Balance	43	$ 39,869.73
Saved by compromising or scaling down claims during the year		3,959.73
Claims unpaid December 31, 1909	43	$ 35,910.00

Exhibit of Sick and Accident Claims

Classification	Total Claims No.	Total Claims Amount	Iowa Claims No.	Iowa Claims Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	774	$ 14,705.00	1	$ 20.00
Totals	774	$ 14,705.00	1	$ 20.00
Claims paid during the year	774	14,705.00	1	20.00

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—1175.

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

Answer—Required to meet at least once each month.

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

Answer—One delegate from each local organization.

What is the basis of said representation?

Answer—One delegate 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 11-13, 1910.

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

Answer—531.

How many of same were delegates of subordinate branches?

Answer—520.

When and by whom are the officers and directors elected?

Answer—By delegates at biennial meetings.

What are the qualifications for membership?

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

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

Answer—Yes.

What are the limiting ages for admission?

Answer—17 to 50 years.

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

Answer—$200 to $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Dependents. (See Act 119, Session Laws, 1893, State of Michigan.)

How are the expenses of the governing body defrayed?

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

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—No.

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

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

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

Answer—Yes.

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

Answer—Yes.

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

Answer—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 the membership fund.

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

Answer—Yes.

If so, how is the amount guaraneed?

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

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, $40,843.00; emergency or reserve, $27,081.80; expense, $31,483.34.

How many assessments were collected during the year?

Answer—Mortuary, 7; disability, none; emergency or reserve, collected semi-annually; expense, collected semi-annually.

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

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

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

Answer—No.

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

Answer—Yes.

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

Answer—Michigan, 917; Ohio, 64; Indiana, 119; Illinois, 65; Iowa, 10.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary, $1,633,417.75; disability, $113,366.00.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $1,577,145.79; disability claims, $113,366.00.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ANCIENT ORDER OF UNITED WORKMEN,

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

Incorporated, voluntary. Commenced business, November 27, 1893.

Date of admission into Iowa, November 27, 1893.

Home office, 307, 308 and 309 Citizen National Bank Building, Des Moines, Iowa.

E. B. EVANS, Grand Master Workman. B. F. REHKOPF, Grand Recorder.
T. G. HARPER, Grand Foreman. H. MICHELSTETTER, Grand Receiver.
Actuary, MILES M. DAWSON.

Balance from Previous Year

Ledger assets December 31st of previous year	**$ 51,761.19**

Income

Mortuary:			
First year's assessments and premiums	$ 9,820.69		
Subsequent years' assessments and premiums	304,797.86		
Dues and per capita tax	39,407.50		
All other dues and assessments	1,237.50		
Total received from members		$ 355,263.55	
Interest and rents		1,925.29	
Sale of lodge supplies		205.15	
From all other sources		233.30	
Total income			357,627.29
Amount carried forward			$ 409,388.48

Detailed Exhibit of Interest, Rents, etc.

Interest from all sources	$	1,925.29
Total gross interest and rents	$	1,925.29
From all other sources:		
Bond premium for subordinate lodge officers	$	233.30
Total from all other sources	$	233.30

Disbursements

Death claims		$	288,169.05
Supreme lodge fraternal aid fund			19,670.55
Total benefits paid		$	307,839.60
Salaries of deputies and organizers			13,863.53
Salaries of managers or agents not deputies or organizers			4,189.85
Salaries of officers			3,500.00
Salaries and other compensation of committees			503.24
Salaries of office employes			2,904.32
Traveling and other expenses of officers and committees			1,111.53
Insurance department fees			25.00
Rent			1,045.00
Advertising, printing and stationery			2,504.37
Postage, express, telegraph and telephone			1,212.56
Lodge supplies			141.50
Official publication			3,788.78
Expense of supreme lodge meeting			3,510.26
Legal expense in litigating claims and other legal expenses			618.29
Furniture and fixtures			458.54
Loss on sale or maturity of ledger assets:			
Supreme lodge per capita tax	$ 4,092.12		
Assessments for disabled members	536.30		
Premium on official bonds, gran and subordinate	621.72		5,250.14
All other disbursements:			
Newspaper advertising	$ 6.95		
Halftone cuts for Loyal Workman	13.00		
Subscriptions for Fraternal Monitor	8.00		
Expense of band to Ft. Dodge A. O. U. W. picnic	37.50		
Fire insurance premiums	8.70		
Refund of assessments to correct errors of lodge officers	56.92		
Actuarial expense	485.80		
Cleaning office rugs	5.60		
Prizes for competition drill	245.00		
Laundry bill, office towels	1.23		
Towels for offices	3.00		
Badge for deputy	3.65	875.35	
Total disbursements			353,341.76
Balance			$ 56,046.72

Ledger Assets

Deposited in bank on interest (interest paid on daily balances)		$ 56,046.72	
Total ledger assets			$ 56,046.72

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to grand lodge		45,080.49
Gross assets		$ 101,127.21
Total admitted assets		$ 101,127.21

Liabilities

Death claims resisted	$ 6,000.00		
Death claims reported not yet adjusted	14,000.00		
Total death claims			$ 20,000.00
Total unpaid claims			$ 20,000.00
Salaries and rents, expenses, commissions, etc., due or accrued			754.36
Total liabilities			$ 20,754.36

Exhibit of Funds

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$ 47,165.22	$ 4,595.97	$ 51,761.19
First years' assessments and premiums	9,820.69		9,820.69
Subsequent years' assessments and premiums	304,797.86		304,797.86
Dues and per capita tax		39,407.50	39,407.50
All other dues and assessments		1,237.50	1,237.50
Interest and rents	1,795.43	129.86	1,925.29
Sale of lodge supplies		205.15	205.15
From all other sources		233.30	233.30
Totals	$ 363,579.20	$ 45,809.28	$ 409,388.48
Disbursements during the year	307,839.60	45,502.16	353,341.76
Balance on hand December 31, 1909	$ 55,739.60	$ 307.12	$ 56,046.72

Exhibit of Certificates

Classification	Business in Iowa During Year	
	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	16,391	$ 26,476,000.00
Benefit certificates written during the year	2,677	3,322,000.00
Benefit certificates increased during the year		22,000.00
Totals	19,068	$ 29,820,000.00
Deduct terminated or decreased during the year	2,359	3,129,000.00
Total benefit certificates in force December 31, 1909	16,709	$ 26,691,000.00
Benefit certificates terminated by death during the year	165	291,169.00
Benefit certificates terminated by lapse during the year	2,195	2,816,000.00
Benefit decreased during the year		24,000.00

Exhibit of Death Claims

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	9	$ 17,000.00
Claims (face value) incurred during the year	165	291,169.05
Totals	174	$ 308,169.05
Claims paid during the year	162	288,169.05
Balance	12	$ 20,000.00
Claims unpaid December 31, 1909	12	$ 20,000.00

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—149.

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

Answer—Semi-monthly.

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

Answer—By representatives elected by the lodges at a stated meeting.

What is the basis of said representation?

Answer—One for each lodge and one additional for each fifty members over fifty, or fraction of twenty-five.

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, 1909.

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

Answer—About 250.

How many of same were delegates of subordinate branches?

Answer—All but thirteen.

When and by whom are the officers and directors elected?

Answer—By the representatives at each grand lodge session.

What are the qualifications for membership?

Answer—Sound bodily health, and good moral character, white males only.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 44 inclusive.

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

Answer—$1,000 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Must in every instance be wife, relative, legal representative, heir or legatee.

How are the expenses of the governing body defrayed?

Answer—By the collection of a percapita tax of sixty cents quarterly, sale of supplies and certificate fees.

Are assessments graded on any table of mortality?

Answer—No. Classified or natural premium plan.

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

Answer—Rates are advanced each five years up to fifty years old.

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

Answer—Pay according to rate, at age of entry, and advance to next higher class upon attaining age of 25, 30, 35, 40, 45 and 50.

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

Answer—No.

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

Answer—Not limited. Assessment is made when beneficiary fund at the end of any month is less than twenty-five thousand dollars.

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

Answer—To the lodges.

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

Answer—Yes, for beneficiary purposes. Notice of assessment is published in official publication, which is sent to each member.

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

Answer—Yes, it is permissible.

If so, what amount and for what purpose?

Answer—Are authorized to use for extension purposes not to exceed 50 per cent of the first twelve assessments.

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

Answer—Yes.

If so, give full particulars.

Answer—As stated above.

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

Answer—Yes.

If so, how is the amount guaraneed?
Answer—By guaranty fund.
Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?
Answer—No.
Does the association pay an old age disability benefit?
Answer—No.
Does the association issue annuity contracts or installment policies?
Answer—No.
What is the amount of one full assessment on present membership, viz.?
Answer—Mortuary, $35,000.00; expense, $10,000.00.
How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?
Answer—None.
Has the constitution or laws of the association been amended during the year, and if so, when?
Answer—May, 1909.
Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?
Answer—Yes.
In what states is the association authorized to transact business, and how many subordinate branches are there in each state?
Answer—Iowa.
Does any officer, director or trustee receive any commission on the business of the association?
Answer—No.
Assessments collected from organization of association, viz.?
Answer—Mortuary, $3,842,318.21.
Losses and claims paid from organization of association, viz.?
Answer—Death claims, $3,731,103.11.
Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?
Answer—A premium of two dollars for each member secured.
Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?
Answer—Have none.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY OF UNITED STATES,

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

Fraternal Voluntary Association of Illinois.

Home office, 1208-10 West Eighteenth St., Chicago, Ill.

President, JOHN PECHA. Vice-President, JOS. A. SMEJKAL.
Secretary, J. V. LUNAK. Treasurer, JOHN KLAUS.

Incorporated October 24, 1905. Commenced business March 4, 1854.
March 4, 1854, State of Missouri, approved November 6, 1883, under

Balance from Previous Year

Ledger assets December 31st of previous year		$ 160,338.93

Income

Mortuary:			
Membership fees actually received	$ 257,297.86		
Total received from members		$ 257,297.86	
Reserve:			
Membership fees actually received	$ 23,051.44		
Total received from members		23,051.44	
Expense:			
Membership fees actually received	$ 3,420.28		
Total received from members		3,420.28	
Interest		2,703.51	
Sale of lodge supplies		156.55	
From all other sources		354.97	
Official paper		7,576.71	
Certificates changed		179.50	
Total		$ 294,740.82	
Deduct payments returned to applicants, viz:			
Mortuary		235.54	
Total income			294,505.28
Amount carried forward			$ 454,844.21

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	2,284.09
Interest from all other sources		419.42
Total gross interest and rents	$	2,703.51

Disbursements

Death claims	$	257,750.00	
Other benefits:			
Returns and loans to members and lodges		235.54	
Total benefits paid	$	257,985.54	
Salaries of officers and trustees		1,585.45	
Salaries and other compensation of committees		274.00	
Insurance department fees		82.10	
Rent		163.75	
Advertising, printing and stationery		520.25	
Postage, express, telegraph and telephone		420.59	
Official publication		5,008.28	
Expense of supreme lodge meeting		8,337.29	
Legal expense		95.00	
All other disbursements:			
Premiums, interests and bonds		3,198.74	
Total disbursements			277,670.99
Balance			$ 177,173.22

Ledger Assets

Book value of bonds (excluding interest)	$ 164,623.18	
Deposited in trust companies and banks on interest	12,550.04	
Total ledger assets		$ 177,173.22

Liabilities

Death claims due and unpaid	$ 24,500.00	
Total death claims		$ 24,500.00
Total unpaid claims		$ 24,500.00
Total liabilities		$ 24,500.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,866.94	$ 143,506.14
Membership fees received	257,062.32	23,051.44
Sale of lodge supplies		6,416.50
Totals	$ 258,929.26	$ 172,974.12
Balance on hand December 31, 1909	$ 1,179.26	$ 165,402.35

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 14,965.89	$ 160,338.93
Membership fees received	12,107.43	292,221.19
Sale of lodge supplies		6,416.50
Totals	$ 27,073.32	$ 458,976.70
Balance on hand December 31, 1909	$ 10,586.61	$ 177,173.30

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	23,613	$16,479,750.00	874	$ 606,000.00
Benefit certificates written during the year	1,381	950,000.00	60	34,250.00
Totals	24,994	$17,429,750.00	934	$ 640,250.00
Deduct terminated or decreased during the year	741	497,250.00	23	17,750.00
Total benefit certificates in force December 31, 1909	24,253	$16,932,500.00	911	$ 622,500.00
Benefit certificates terminated by death during the year	344	260,750.00	7	5,750.00
Benefit certificates terminated by lapse during the year	397	236,500.00	16	12,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	29	$ 21,500.00		
Claims (face value) incurred during the year	344	260,750.00	7	$ 5,750.00
Totals	373	$ 282,250.00		
Claims paid during the year	343	257,750.00	7	$ 5,750.00
Balance	30	$ 24,500.00		
Claims unpaid December 31, 1909	30	$ 24,500.00		

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—206 lodges and 13 grand lodges.

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

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

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

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

What is the basis of said representation?

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

How often are regular meetings of the governing body held?

Answer—Every five years.

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

Answer—The last one was held from August 29th to September 4th at Milwaukee, Wis.

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

Answer—Four.

How many of same were delegates of subordinate branches?

Answer—Three.

When and by whom are the officers and directors elected?

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

What are the qualifications for membership?

Answer—He may become a member who is of Bohemian Slavonian origin or has command of the Bohemian language, and is not less than 18 nor more than 45 years of age, possess perfect health, lead a moral and creditable life, and is able to earn a living in a respectable manner and is personally well known for at least six months in the place in which he makes application for a membership.

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

Answer—No.

What are the limiting ages for admission?

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

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

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

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

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

How are the expenses of the governing body defrayed?

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

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—Assessments are levied on age at entry.

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

Answer—For each death benefit of $1,000.00 member shall pay as follows: Class I from 18-25, 6 cents; Class II, from 25 to 30, 7 cents; Class III, from 30 to 35, 8 cents; Class IV, from 35 to 40, 10 cents; Class V, from 40 to 45 years of age, 12 cents. Members entitled to a benefit of $500 pay one-half and those entitled to $250 pay one-fourth of the above enumerated assessments. The assessments for the benefit in case of death of an insured wife or daughter in the amount of $250 are equally apportioned by the executive committee of the supreme lodge at the end of each month.

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

Answer—No.

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

Answer—In case of the breaking out of cholera or other destructive epidemic by which a great number of the members would be attacked, the executive committee of the supreme lodge has the power, should the number of deaths reach 50 per month, to diminish the death benefit payable in case of the death of a member by one-fourth; in case of 100 deaths per month, by one-half; in case of 200 deaths per month by three-fourths, and in case of a still greater number, by an amount to be determined by the executive committee of the supreme lodge.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

If so, what amount and for what purpose?

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

Answer—No.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—Every assessment for one death case amounted January 31st, $1,143.41, and December 31st to $1,170.60¾. In case the amount of one assessment is not sufficient to pay a benefit, the executive committee of the supreme lodge is authorized to make an additional assessment from which the lacking amount shall be paid. The excess shall be left to the credit of the following assessment.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, January 31st, $143.41; December 31st, $1,170.60¾; emergency or reserve, March 1st, $3,224.25; June 1st, $5,970.00; September 1st, $3,262.50; December 1st, $4,292.00; expense, $1,727.30.

How many assessments were collected during the year?

Answer—Mortuary, 259 male members; 86 lady members; emergency or reserve, 4; expense, 2.

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

Answer—The reserve fund is designated exclusively for insuring the payment of death benefit in the future and consists of the dues of members, gifts of money and other receipts and bequests donated for that purpose. The annual dues for the reserve fund for each member are as follows: $1.00 for each member who has a valid certificate for $1,000 or $750.00; 50 cents for $500 and 25 cents for $250.

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

Answer—Yes, on September 3, 1909, and are in force from January 1, 1910.

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

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

Answer—Arkansas, 1; California, 1; Connecticut, 2; South Dakota, 3; Illinois, 49; Iowa, 10; Kansas, 8; Maryland, 3; Michigan, 5; Massachusetts, 3; Minnesota, 5; Missouri, 10; Nebraska, 11; New Jersey, 5; New York, 18; Ohio, 25; Oklahoma, 1; Pennsylvania, 12; Texas, 21; Wisconsin, 13.

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

Answer—No.

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

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

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

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

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

BROTHERHOOD OF AMERICAN YEOMEN,

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

Incorporated December 27, 1897. Commenced business February 25, 1897.

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

President, WILLIAM KOCH. Vice-President, C. E. STALLCOP.
Secretary, WILLIAM E. DAVY. Treasurer, FRANK S. DUNSHEE.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 1,087,608.11

Income

Mortuary:			
First year's assessments and premiums	$ 220,592.00		
Subsequent years' assessments and premiums	743,207.27		
Total received from members		$ 963,799.27	
Reserve:			
Interest and rents		47,983.86	
From all other sources		175,534.79	
Expense:			
Membership fees actually received	$ 35,290.75		
First year's assessments and premiums	39,706.55		
Subsequent years' assessments and premiums	260,377.00		
Medical examiners' fees	6,530.90		
Total received from members		341,905.20	
Interest and rents		6,906.17	
Sale of lodge supplies		12,730.73	
From all other sources		707.38	
Grand total		$ 1,549,567.40	
Deduct payments returned to applicants, viz.:			
Mortuary, $158.50; expense, $132.22		295.72	
Total income			1,549,271.68
Amount carried forward			$ 2,636,879.79

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	45,573.82
Interest on bonds		2,410.04
Interest from all other sources		6,906.17
Total gross interest and rents	$	54,890.03
From all other sources:		
Expectancy reserve	$	175,534.79
Surety bond fund		707.38
Total from all other sources	$	176,242.17
Gross amount of membership fees required or represented by applications	$	93,150.00
Gross amount of medical examiners' fees		56,632.00

Disbursements

Death claims	$	871,194.72	
Permanent disability claims		50,209.87	
Sick and accident claims		30,325.00	
Old age benefits		600.00	
Total benefits paid	$	952,419.59	
Commissions and fees paid to deputies or organizers		179,679.34	
Salaries of officers and trustees		22,676.50	
Salaries and other compensation of committees		6,666.33	
Salaries of office employes		30,736.09	
Expense medical department		2,542.99	
Traveling and other expenses of officers, trustees and committees		7,802.92	
Insurance department fees		993.66	
Advertising, printing and stationery		24,514.37	
Postage, express, telegraph and telephone		13,919.61	
Lodge supplies		13,345.11	
Official publication		12,299.88	
Expense of supreme lodge meeting		26,691.86	
Legal expense in litigating claims, $2,425.66; other legal expenses, $1,404.85		3,830.51	
Furniture and fixtures		3,008.07	
Taxes, repairs and other expenses on real estate		2,627.76	
All other disbursements:			
Legal department clerk hire	$ 480.00		
Lecture work	2,519.66		
Sundry expense	202.26		
Auditing Homesteads	4,189.30		
Fraternal Congress	292.14		
Office supplies	2,211.79		
Organization outfits	1,657.63		
Official bonds	217.46		
Library	196.95		
Actuarial work	325.00		
Investigating claims	3,955.81		
Deputy bond fund	89.65		
Premium on bonds	3,114.97	19,452.62	
Total disbursements			1,323,207.21
Balance			$ 1,313,672.58

Ledger Assets

Book value of real estate, unincumbered	$	71,195.81
Mortgage loans on real estate, first liens		1,016,665.00

Book value of bonds (excluding interest)	104,277.18	
Deposited in trust companies and banks on interest	119,756.49	
Organizers' balances	1,303.50	
Sheriff's certificates	474.60	
Total ledger assets		$ 1,313,672.58

Non-Ledger Assets

Interest due, $103.70, and accrued, $18,258.13, on mortgages	$ 18,361.83	
Interest accrued on bonds	1,157.53	
Total interest and rents due and accrued		19,519.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		111,500.00
All other assets:		
Office furniture and fixtures	$ 24,000.00	
Lodge supplies	3,360.72	
Total		27,360.72
Gross assets		$ 1,472,052.66

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	$ 1,303.50	
Other items, viz.:		
Office furniture and fixtures	24,000.00	
Lodge supplies	3,360.72	
Total		28,664.22
Total admitted assets		$ 1,443,388.44

Liabilities

Death claims due and unpaid	$ 5,250.00	
Death claims resisted	25,000.00	
Death claims reported not yet adjusted	119,000.00	
Total death claims		$ 149,250.00
Permanent disability claims reported and not yet adjusted	$ 23,525.00	
Total permanent disability claims		23,525.00
Sick and accident claims reported but not yet adjusted	$ 1,100.00	
Total sick and accident claims		1,100.00
Total unpaid claims		$ 173,875.00
Salaries, rents, expenses, commissions, etc., due or accrued		7,553.48
Advanced assessments		1,186.35
Total liabilities		$ 182,614.83

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 122,857.91	$ 855,872.75
First years' assessments and premiums	220,592.00	
Subsequent years' assessments and premiums	743,048.77	
Interest and rents		47,983.86
From all other sources		175,534.79
Totals	$ 1,086,498.68	$ 1,079,391.40
Disbursements during the year	952,419.59	3,114.97
Balance on hand December 31, 1909	$ 134,079.09	$ 1,076,276.43

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 108,877.45	$ 1,087,608.11
Membership fees received	35,284.75	35,284.75
First years' assessments and premiums	39,706.55	260,298.55
Subsequent years' assessments and premiums	260,317.25	1,003,366.02
Medical examiners' fees	6,530.90	6,530.90
Interest and rents	6,906.17	54,890.03
Sale of lodge supplies	12,659.26	12,659.26
From all other sources	707.38	176,242.17
Totals	$ 470,989.71	$ 2,636,879.79
Disbursements during the year	367,672.65	1,323,207.21
Balance on hand December 31, 1909	$ 103,317.06	$ 1,313,672.58

Exhibit of Certificates

Classification	Business in Iowa During Year		Total Business of the Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	94,198	$138,803,000.00	26,203	$ 38,168,000.00
Benefit certificates written during the year	31,045	41,569,500.00	4,056	5,450,000.00
Totals	125,243	$180,372,500.00	30,259	$ 43,618,000.00
Deduct terminated or decreased during the year	13,693	19,769,500.00	1,482	$ 2,138,500.00
Total benefit certificates in force December 31, 1909	111,550	$160,605,000.00	28,777	$ 41,479,500.00
Benefit certificates terminated by death during the year	649	912,300.00	185	253,700.00
Benefit certificates terminated by lapse during the year	13,044	18,855,200.00	1,297	1,884,800.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	90	$ 137,083.34	23	$ 35,833.34
Reinstated	2	3,000.00	1	1,000.00
Claims (face value) incurred during the year	649	912,300.00	185	253,700.00
Totals	741	$ 1,052,383.34	209	$ 290,533.34
Claims paid during the year	636	871,194.69	182	247,349.34
Balance	105	$ 181,188.65	27	$ 43,184.00
Saved by compromising or scaling down claims during the year		18,938.65		1,184.00
Claims rejected during the year	9	$ 13,000.00	5	$ 9,000.00
Claims unpaid December 31, 1909	93	149,250.00	22	33,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	24	$ 16,000.00	7	$ 4,000.00
Claims (face value) incurred during the year	135	80,500.00	46	28,000.00
Totals	159	$ 96,500.00	53	$ 32,000.00
Claims paid during the year	88	50,299.87	34	18,309.78
Balance	71	$ 46,200.13	19	$ 13,690.22
Saved by compromising or scaling down claims during the year		1,175.13		665.22
Claims rejected during the year	34	$ 21,500.00	11	$ 7,250.00
Claims unpaid December 31, 1909	37	23,525.00	8	5,775.00

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	11	$ 1,375.00	4	$ 650.00
Claims incurred during the year	263	30,475.00	79	8,462.50
Totals	274	$ 31,850.00	83	$ 9,112.50
Claims paid during the year	262	30,350.00	82	8,812.50
Claims rejected during the year	4	$ 400.00		
Claims unpaid December 31, 1909	8	1,100.00	1	$ 300.00

Exhibit of Old Age and Other Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	6	$ 600.00	6	$ 600.00
Totals	6	$ 600.00	6	$ 600.00
Claims paid during the year	6	600.00	6	600.00

General Interrogatories

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

Answer—Yes.

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

Answer—2,258.

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 conclave elect delegates to supreme conclave.

What is the basis of said representation?

Answer—See by-laws, sections 11 and 16.

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 reguiar meeting?

Answer—169.

How many of same were delegates of subordinate branches?

Answer—169.

When and by whom are the officers and directors elected?

Answer—Quadrennially by supreme conclave.

What are the qualifications for membership?

Answer—White persons of sound bodily and mental health. See by-laws, section 2.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

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

Answer—$500 to $3,000; $2,000 to age 45; $3,000 to 40.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

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

How are the expenses of the governing body defrayed?

Answer—By the association out of the general or expense fund.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—No.

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

Answer—Twelve assessments are collected annually, but our certificate contains the following: "The board of directors shall have the right to make assessments whenever in their judgment it shall be necessary for the payment of claims."

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

Answer—Yes.

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

Answer—By official paper only.

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

Answer—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 fund is used for expense, 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 promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, $80,000; expense, $31,000.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

Answer—By deductions from claims and interest on same. For payment of claims when deaths exceed six per thousand members.

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

Answer—Yes, June, 1909.

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

Answer—Yes.

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

Answer—Alberta, 6; Arizona, 1; California, 50; Colorado, 50; Idaho, 16; Illinois, 61; Indiana, 25; Iowa, 447; Kansas, 97; Manitoba, 10; Michigan, 38; Minnesota, 210; Missouri, 272; Montana, 51; Nebraska, 67; New Jersey, 0; North Dakota, 222; Ohio, 38; Oklahoma, 103; Oregon, 16; Pennsylvania, 1; Saskatchewan, 10; South Dakota, 110; Texas, 180; Utah, 4; Washington, 73; Wisconsin, 71; Wyoming, 22.

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

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

Assessments collected from organization of association, viz.?

Answer—Mortuary, $4,766,637.47.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $4,266,573.82; disability claims, $415,984.56.

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

Answer—No, except for the building up of old organizations.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

CATHOLIC ORDER OF FORESTERS,

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

Incorporated May 24, 1883. Commenced business, May 24, 1883.

Date of admission into Iowa, March 22, 1891.

Home office, 108 LaSalle St., Stock Exchange Building, Chicago, Ill.

High Chief Ranger, THOMAS H. CANNON.
Vice-High Chief Ranger, F. H. BILODEAU.
High Secretary, THOMAS F. MCDONALD. High Treasurer, GUSTAVE KELLER.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 1,964,508.71

Income

Mortuary:		
First year's assessments and premiums	$ 47,287.08	
Subsequent years' assessments and premiums	1,401,576.55	
Total received from members		$ 1,448,863.63
Interest and rents		77,460.67
From all other sources		5.00

Expense:		
Membership fees actually received	$ 1,850.00	
All other dues and assessments	108,693.43	
Total received from members		110,543.43
Interest and rents		525.50
Sale of lodge supplies		4,704.87
From all other sources		15,226.25
Grand total		$ 1,657,329.35
Deduct payments returned to applicants, viz.:		
Expense		28.85
Total income		1,657,300.50
Amount carried forward		$ 3,621,809.21

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 75,088.47
Interest from all other sources		2,897.70
Total gross interest and rents		$ 77,986.17
From all other sources:		
Certificate fees policies written		$ 7,005.50
Sub. ct. officers' bonds		3,878.83
Relief fund		685.46
Furniture and fixtures		2,301.60
Costs returned, Lavoie case		195.40
Advertising account		1,159.46
J. Sobr, voucher returned		5.00
Total from all other sources		$ 15,231.25
Gross amount of membership fees required or represented by applications		$ 20,296.00
Gross amount of medical examiners' fees		20,296.00

Disbursements

Death claims		$ 1,307,047.14
Total benefits paid		$ 1,307,047.14
Commissions and fees paid to organizers		3,856.88
Salaries of organizers		7,175.00
Premium sub. ct. officers' bonds		3,801.01
Salaries of officers and trustees		11,445.02
Salaries of office employes		18,060.19
Traveling and other expenses of officers, trustees and committees		3,523.70
Insurance department fees		614.00
Rent		3,923.86
Advertising, printing and stationery		2,326.67
Postage, express, telegraph and telephone		3,782.98
Lodge supplies		3,966.93
Official publication		20,857.18
Expense of supreme lodge meeting		20,071.60
Legal expense		4,116.69
Furniture and fixtures		2,764.00
Taxes, repairs and other expenses on real estate (insurance on furniture, fixtures and supplies)		24.30
All other disbursements:		
Accrued interest on bonds at time of purchase	$ 66.84	

Allowances—sub. cts. benefit account, $543.89; general account, $100.70	644.59		
Allowances—advertising accounts	152.37		
Audit company	1,138.00		
Fees and expense, delegates N. F. C. and A. F. C. S.	1,464.90		
Premium, High Treasurer's bond	525.00		
Deposit company, custodian of bonds	300.00		
Miscellaneous	875.37	5,167.07	
Total disbursements			1,422,524.22
Balance			1,657,300.50

Ledger Assets

Book value of bonds (excluding interest)	$ 2,104,245.51	
Deposited in trust companies and banks on interest	81,977.88	
Other ledger assets, viz.:		
Deposited with Prov. Treas. P. Q. in trust	5,000.00	
Furniture, fixtures and supplies	8,061.60	
Total ledger assets		$ 2,199,284.99

Non-Ledger Assets

Interest due, $15,429.21, and accrued, $15,393.05, on bonds	$ 30,822.26	
Interest due on other assets	75.00	
Total interest and rents due and accrued		30,897.26
All other assets:		
Outstanding balances sub cts. benefit account, $18,968.56; general account, $2,978.02	$ 21,946.58	
Due on advertising accounts	244.60	
Total		22,191.18
Gross assets		$ 2,252,373.43

Deduct Assets Not Admitted

Furniture, fixtures and supplies	$ 8,061.60	
Advertising accounts	244.60	
Total		8,306.20
Total admitted assets		$ 2,244,067.23

Liabilities

Death claims due and unpaid	$ 5,011.18	
Death claims resisted	14,500.00	
Death claims reported not yet adjusted	142,500.00	
Total death claims		$ 162,011.18
All other liabilities, viz.:		
J. Sobr, voucher returned		5.00
Total liabilities		$ 162,016.18

Exhibit of Funds

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$ 1,936,735.78	$ 27,772.93	$ 1,964,508.71
First years' assessments and premiums	47,287.08		47,287.08
Subsequent years' assessments and premiums	1,401,576.55		1,401,576.55
All other dues and assessments		108,664.58	108,664.58
Interest and rents	77,460.67	525.50	77,986.17
Sale of lodge supplies		4,704.87	4,704.87
From all other sources	5.00	15,226.25	15,231.25
Totals	$ 3,463,065.08	$ 158,744.13	$ 3,621,809.21
Disbursements during the year	1,307,657.87	114,866.35	1,422,524.22
Balance on hand December 31, 1909	$ 2,155,407.21	$ 43,877.78	$ 2,199,284.99

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	134,511	$139,102,250.00	5,072	$ 5,262,000.00
Benefit certificates written during the year	10,148	9,750,500.00	349	367,000.00
Benefit certificates increased during the year		79,500.00		
Totals	144,659	$148,932,250.00	5,421	$ 5,629,000.00
Deduct terminated or decreased during the year	7,180	7,111,750.00	278	295,000.00
Total benefit certificates in force December 31, 1909	137,479	$141,820,500.00	5,143	$ 5,334,000.00
Benefit certificates terminated by death during the year	1,249	1,310,250.00	36	49,000.00
Benefit certificates terminated by lapse during the year	5,931	5,755,000.00	242	246,000.00
Benefit certificates decreased during the year		46,500.00		

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	149	$ 164,108.32	1	$ 1,000.00
Claims (face value) incurred during the year	1,249	1,310,250.00	36	49,000.00
Totals	1,398	$ 1,474,358.32	37	$ 50,000.00
Claims unpaid during the year	1,241	1,307,047.14	35	48,000.00
Balance	157	$ 167,311.18	2	$ 2,000.00
Saved by compromising or scaling down claims during the year		3,300.00		
Claims rejected during the year	2	$ 2,000.00		
Claims paid during the year	1,241	1,307,047.14	35	48,000.00

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—1,620.

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—Biennially. Delegates to international convention.

What is the basis of said representation?

Answer—One delegate for each 600 members.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—August, 1909.

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

Answer—241.

How many of same were delegates of subordinate branches?

Answer—228.

When and by whom are the officers and directors elected?

Answer—Biennial. Delegates to international convention.

What are the qualifications for membership?

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

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 45.

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

Answer—$250.00 to $2,000.00.

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

Answer—Yes.

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

Answer—No.

Answer—Biennially. Delegates to international convention.

Answer—In some cases, we hold the notes while the trust deeds securing same are held by local banks. We make most of our loans through the banks and sometimes get only part of the full loan made by the bank so they retain the mortgage or trust deed.

Answer—Securities in possession of grand receiver.

Answer—Mortuary, 12; expense, 2.

Has the constitution or laws of the association been amended during the year,

Answer—Yes, Jan. 1909.

Answer—Minnesota, 19; Nebraska, 32; Texas, 15; Iowa, 8; Illinois, 8;

Answer—No.

Who may be designated as beneficiaries?

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

How are the expenses of the governing body defrayed?

Answer—By special assessments.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—Age at entry.

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

Answer—Level premium, graded assessment plan.

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

Answer—No.

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

Answer—Assessments are called monthly.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—Graded assessment system.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, $120,994.19; expense, $34,440.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 3.

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

Answer—Amount realized from assessments over death losses, payment of death losses only.

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

Answer—Yes, international convention August, 1909.

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

Answer—Sent herewith.

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

Answer—Illinois, 351; California, 2; Oklahoma, 2; Indiana, 33; Iowa, 95; Maine, 21; Massachusetts, 23; Michigan, 48; Minnesota, 190; Missouri, 8; Kansas, 1; Montana, 9; Nebraska, 16; New Hampshire, 31; North Dakota, 34; Ohio, 92; Kentucky, 12; Pennsylvania, 11; Oregon, 9; Ontario, 121; Manitoba, 3; Saskatchewan, 2; Province of Quebec, 248; New Brunswick, 5; Rhode Island, 7; South Dakota, 23; Vermont, 41; New York, 5; Washington, 11; British Columbia, 2; Idaho, 2; Wisconsin, 161; Nova Scotia, 1; total, 1,620.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary, $14,468,189.58.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $12,589,900.17.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

CHURCH FRATERNAL,

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

Incorporated May 17, 1897. Commenced business May 19, 1897.

Home office, Rooms 8-12, Warren County Library Building, Monmouth, Ill.

President, RUSSELL GRAHAM. Vice-President, JOHN A. BURNETT.
Secretary, HUGH R. MOFFIT. Treasurer, ROB'T E. WHITE.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 65,750.99
Less advance payments fund cash	1,857.66
Balance	$ 63,893.33

Income

Mortuary:		
First year's assessments and premiums	$ 2,118.84	
Subsequent years' assessments and premiums	30,037.96	
Total received from members		$ 32,156.80
Reserve:		
First year's assessments and premiums	$ 847.53	
Subsequent years' assessments and premiums	4,934.25	
Total received from members		5,781.78
Interest and rents		3,381.52
Expense:		
First year's assessments and premiums	$ 1,271.30	
Subsequent years' assessments and premiums	5,792.03	
Dues and per capita tax	8,582.00	
Total received from members		15,645.33
From other sources		69.66
Total income		57,035.09
Amount carried forward		$ 120,928.42

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 3,381.52
Total gross interest and rents		$ 3,381.52
From all other sources:		
Changes of certificate		$ 24.50
Directors' balances		45.16
Total from all other sources		$ 69.66

Disbursements

Death claims		$ 42,000.00
Total benefits paid		$ 42,000.00
Commissions and fees paid to deputies or organizers		3,303.46
Salaries of officers and trustees		1,874.40
Salaries of office employes		1,440.00
Other compensation of office employes (extra clerk employed temporarily)		26.00
Salaries and fees paid to supreme medical examiners		128.00
Salaries and fees paid to subordinate medical examiners		2.00
For collection and remittance of assessments and dues		12.23
Insurance department fees		95.00
Rent		275.00
Advertising, printing and stationery		621.51
Postage, express, telegraph and telephone		461.06
Official publication		341.30
Legal expense		30.00
Furniture and fixtures		8.15
Taxes		193.50
All other disbursements:		
Janitor	$ 60.00	
Light	12.84	
Surety bond premium	11.25	

Society badges	65.00		
Membership, etc., Associated Fraternities of America	66.70		
Fraternal Monitor and hand books	8.75		
Notary public fees	4.05		
Accumulated interest on mortgages	687.82		
Janitor supplies and other sundries	12.43		
Fire insurance	14.28	943.12	
Total disbursements			51,754.73
Balance			$ 69,173.69

Non-Ledger Assets

Mortgage loans on real estate, first liens	$ 65,866.46	
Cash in association's office, $10.40; deposited in banks (not on interest), $3,296.83	3,307.23	
Total ledger assets		$ 69,173.69

Non-Ledger Assets

Cash in bank, advanced payments		1,925.46
Interest accrued on mortgages	$ 1,716.72	
Total interest and rents due and accrued		1,716.72
All other assets:		
Due from directors	$ 18.40	
Due from organizers	247.64	
Total		266.04
Gross assets		$ 73,081.91

Liabilities

Death claims reported not yet adjusted	$ 3,000.00	
Total death claims		$ 3,000.00
Permanent disability claims reported and not yet adjusted	$ 250.00	
Total permanent disability claims		250.00
Total unpaid claims		$ 3,250.00
Advanced assessments		1,925.46
Total liabilities		$ 5,175.46

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 5,083.90	$ 56,163.55
First years' assessments and premiums	2,118.84	847.53
Subsequent years' assessments and premiums	30,037.96	4,934.25
Interest and rents		3,381.52
Totals	$ 37,240.70	$ 65,326.85
Increase by transfers	5,500.00	1,500.00
Balance	$ 42,740.70	$ 66,826.85
Disbursements during the year	42,000.00	687.82
Balance on hand December 31, 1909	$ 740.70	$ 66,139.03

Classification	Advance Payment	Expense	Totals
Balance on hand December 31, 1908	$ 1,857.66	$ 2,645.88	$ 65,750.99
First years' assessments and premiums		1,271.30	4,237.67
Subsequent years' assessments and premiums		5,792.03	40,764.24
Dues and per capita tax		8,582.00	8,582.00
Interest and rents			3,381.52
Received on account of members	9,977.38		9,977.38
From all other sources		69.66	69.66
Totals	$ 11,835.04	$ 18,360.87	$ 132,763.46
Increase by transfers			7,000.00
Balance	$ 11,835.04	$ 18,360.87	$ 139,763.46
Decrease by transfers		7,000.00	7,000.00
Balance after transfers	$ 11,835.04	$ 11,360.87	$ 132,763.46
Disbursements during the year	9,909.58	9,066.91	61,664.31
Balance on hand December 31, 1909	$ 1,925.46	$ 22,939.96	$ 71,099.15

Exhibit of Certificates

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	3,723	$ 5,190,000.00	393	$ 601,000.00
Benefit certificates written during the year	253	286,000.00		
Benefit certificates increased during the year		2,000.00		
Totals	3,976	$ 5,478,000.00	393	$ 601,000.00
Deduct terminated or decreased during the year	273	311,000.00	21	26,000.00
Total benefit certificates in force December 31, 1909	3,703	$ 5,167,000.00	372	$ 575,000.00
Benefit certificates terminated by death during the year	27	39,000.00	2	3,000.00
Benefit certificates terminated by lapse during the year	246	272,000.00	10	11,000.00
Benefit certificates terminated			9	12,000.00

Exhibit of Death Claims

Classification	Business in Iowa During Year	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	3	$ 6,000.00
Claims (face value) incurred during the year	27	39,000.00
Totals	30	$ 45,000.00
Claims paid during the year	28	42,000.00
Balance	2	$ 3,000.00
Claims unpaid December 31, 1909	2	$ 3,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims (face value) incurred during the year	1	$ 250.00
Totals	1	$ 250.00
Claims unpaid December 31, 1908	1	$ 250.00

General Interrogatories

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

Answer—Yes.

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

Answer—99.

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

Answer—Laws provide for monthly meetings.

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

Answer—By representatives chosen by states or districts.

What is the basis of said representation?

Answer—One for each ten local councils 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—1908.

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

Answer—30.

How many of same were delegates of subordinate branches?

Answer—21.

When and by whom are the officers and directors elected?

Answer—Directors elected by general council, officers elected by directors.

What are the qualifications for membership?

Answer—Male or female (white), ages 18 to 50, members of some evangelical church.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50 years.

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

Answer—$1,000.00 to $2,000.00.

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

Answer—Yes.

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

Answer—Yes. Where there is no local council they are admitted to directors, local council or home office.

Who may be designated as beneficiaries?

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

How are the expenses of the governing body defrayed?
Answer—By per capita tax and per cent of monthly payments.
Are assessments graded on any table of mortality?
Answer—Yes, N. F. C. table without expense loading.
If so, specify table and state whether assessments are levied on age at entry or attained age?
Answr—Age at entry.
If on age at entry, are they based on the "level premium" or "step rate plan?"
Answer—Level premiums.
Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?
Answer—No.
Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.
Answer—One each month, extra assessments if needed.
Are notices of the assessments and dues sent to the members?
Answer—Yes.
If so, do they state the purpose for which the money is to be used?
Answer—They show the regular payment due.
Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?
Answer—No.
Is any portion of assessments paid by new members used for expenses?
Answer—A per cent of all monthly payments (old and new members) goes to expense fund.
Does the association promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce?
Answer—Yes.
If so, how is the amount guaraneed?
Answer—By reserve fund and provision for extra assessments.
Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?
Answer—No.
Does the association pay an old age disability benefit?
Answer—Yes.
If so, at what age does the benefit commence?
Answer—70 years.
Does the association issue annuity contracts or installment policies?
Answer—No.
What is the amount of one full assessment on present membership, viz.?
Answer—Mortuary, $2,694.00; reserve, $334.00; expense, $1,313.00.
How many assessments were collected during the year?
Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.
How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?
Answer—Per cent of all monthly payments, interest and transfers from other funds, can be used for payment of benefits where regular payments to benefit fund are insufficient.
Has the constitution or laws of the association been amended during the year, and if so when?
Answer—No.
In what states is the association authorized to transact business, and how many subordinate branches are there in each state?
Answer—Illinois, 18; Iowa, 13; Missouri, 3; Kansas, 11; Nebraska, 7; California, 6; Ohio, 11; Pennsylvania, 25; Colorado, 3; New York, 1 (not now licensed).
Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.
Assessments collected from organization of association, viz.?
Answer—Mortuary and disability, $348,744.81.
Losses and claims paid from organization of association, viz.?
Answer—Death claims, $306,754.25; disability claims, $1,625.00.
Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?
Answer—Yes, commission paid for procuring new members.
Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?
Answer—In some cases, as shown in schedule B we hold the notes while the trust deeds securing same are held by local banks. We make most of our loans through the banks and sometimes get only part of the full loan made by the bank so they retain the mortgage or trust deed.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

COURT OF HONOR,

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

Incorporated July 16, 1895. Commenced business July 23, 1895.

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

Supreme Chancellor, A. L. HEREFORD. Supreme Vice-Chancellor, MARY E. DUTTON.
Supreme Recorder, W. E. ROBINSON. Supreme Treasurer, B. F. WORKMAN.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 1,206,801.00

Income

Mortuary:		
Subsequent years' assessments and premiums	$ 948,013.76	
Interest and rents	1,000.00	
Reserve:		
Interest and rents	56,711.88	
Sick and Accident:		
Subsequent years' assessments and premiums	5,061.50	
Expense:		
Dues and per capita tax	75,664.01	
Sale of lodge supplies	557.12	
From all other sources	2,680.02	
Recorder's compensation	37,674.00	
Grand total	$ 1,127,362.29	
Deduct payments returned to applicants, viz.: Mortuary, $5,018.93; expense, $33.22	5,052.15	
Total income		1,122,310.14
Amount carried forward		$ 2,329,111.14

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 5,928.98
Interest on bonds		49,192.14
Interest from all other sources		1,090.00
Gross rent from association's property, including $1,590.76 for association's occupancy of its own buildings		1,590.76
Total gross interest and rents		$ 57,711.88
Gross amount of membership fees required or represented by applications		$ 43,305.00
Gross amount of medical examiners' fees		17,322.00

Disbursements

Death claims		$ 624,593.85
Permanent disability claims		1,625.00
Sick and accident claims		3,038.87
Total benefits paid		$ 629,257.72
Commissions and fees paid to deputies or organizers		67,575.16
Salaries of officers and trustees		8,500.00
Other compensation of officers and trustees (expense and per diem seven supreme directors)		10,063.53
Salaries and other compensation of committees		936.96
Salaries of office employes		15,709.55
Salaries and fees paid to supreme medical examiners		3,100.00
Salaries and fees paid to subordinate medical examiners		161.40
Traveling and other expenses of officers, trustees and committees		552.84
For collection and remittance of assessments and dues		37,631.85
Insurance department fees		471.99
Rent, including $1,590.76 for association's occupancy of its own buildings		1,590.76
Advertising, printing and stationery		4,882.20
Postage, express, telegraph and telephone		2,724.12
Official publication, including salary of editor		10,341.44
Expense of supreme lodge meeting		45.50
Legal expense in litigating claims, $4,969.98; other legal expenses, $3,000.00 (salary)		7,969.98
Furniture and fixtures		357.26
Taxes, repairs and other expenses on real estate		391.02
All other disbursements:		
Office supplies	$ 558.10	
Prizes	317.59	
Premium on Dist. Court bonds	624.20	
Insurance and premiums on superior officers' bonds	483.08	
Fraternal Congress	769.95	
Heat, light, janitor, etc	1,384.71	
Interest	385.42	
Interest on judgments	1,513.04	
Bills payable	15,000.00	
Expense emergency fund int. col.	46.34	
Miscellaneous—general fund	251.44	
Miscellaneous—emergency fund	332.30	
Miscellaneous—relief fund	2.50	21,668.67
Total disbursements		823,931.86
Balance		$ 1,505,179.28

Ledger Assets

Book value of real estate, unincumbered	$ 39,769.69	
Mortgage loans on real estate, first liens	391,250.00	
Book value of bonds (excluding interest)	1,117,922.70	
Deposited in trust companies and banks on interest	30,000.00	
Deposited in banks (not on interest)	16,236.89	
Total ledger assets		$ 1,505,179.28

Non-Ledger Assets

Interest accrued on mortgages	$ 4,181.88	
Interest accrued on bonds	12,744.44	
Interest accrued on other assets	333.33	
Total interest and rents due and accrued		17,259.65
Market value of real estate over book value		239.31
Market value of bonds and stocks over book value		42,380.45
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		88,021.40
Gross assets		$ 1,653,771.09
Total admitted assets		$ 1,653,671.09

Liabilities

Death claims resisted	$ 21,984.16	
Death claims reported not yet adjusted	51,500.00	
Total death claims		$ 73,484.16
Permanent disability claims reported and not yet adjusted	$ 250.00	
Total permanent disability claims		250.00
Sick and accident claims reported but not yet adjusted	$ 63.65	
Total sick and accident claims		63.65
Total unpaid claims	$ 73,797.81	
All other liabilities, viz.:		
Recorders' salaries		6,483.20
Total liabilities		$ 80,281.01

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 29,462.09	$ 1,163,482.19
First and subsequent years' assessments and premiums	942,994.83	
Interest and rents	1,000.00	56,711.88
Totals	$ 973,456.92	$ 1,220,194.07
Increase by transfers		250,000.00
Balance	$ 973,456.92	$ 1,470,194.07
Decrease by transfers	323,278.31	
Balance after transfers	$ 650,178.61	$ 1,470,194.07
Disbursements during the year	635,211.76	905.52
Balance on hand December 31, 1909	$ 14,966.85	$ 1,469,288.55

Exhibit of Funds—Continued.

Classification	Sick and Accident	Expense	Totals
Balance on hand December 31, 1908	$ 24.05	$ 13,832.67	$ 1,206,801.00
First and subsequent years' assessments and premiums	5,061.50		948,056.33
Dues and per capita tax		75,630.79	75,630.79
Interest and rents			57,711.88
Sale of lodge supplies		557.12	557.12
From all other sources		40,354.02	40,354.02
Totals	$ 5,085.55	$ 130,374.60	$ 2,329,111.14
Increase by transfers		75,302.91	325,302.91
Balance	$ 5,085.55	$ 205,677.51	$ 2,654,414.05
Decrease by transfers	2,024.60		325,302.91
Balance after transfers	$ 3,060.95	$ 205,677.51	$ 2,329,111.14
Disbursements during the year	3,041.37	184,773.21	823,931.86
Balance on hand December 31, 1909	$ 19.58	$ 20,904.30	$ 1,505,179.28

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	63,653	$78,779,750.00	4,881	$ 6,314,500.00
Benefit certificates written during the year	8,660	7,813,000.00	180	169,500.00
Benefit certificates increased during the year		20,000.00		
Totals	72,313	$86,612,750.00	5,061	$ 6,484,000.00
Deduct terminated or decreased during the year	8,643	7,744,375.00	279	266,750.00
Total benefit certificates in force December 31, 1909	63,670	$78,868,375.00	4,782	$ 6,217,250.00
Benefit certificates terminated by death during the year	509	661,000.00	33	49,500.00
Benefit certificates terminated by lapse during the year	8,134	7,083,375.00	246	217,250.00
Benefit certificates decreased during the year	69	46,500.00	2	2,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	54	$ 63,833.33	3	$ 5,000.00
Claims (face value) incurred during the year	509	631,016.67	33	49,500.00
Totals	563	$ 724,850.00	36	$ 54,500.00
Claims paid during the year	499	625,360.52	35	53,000.00
Balance	64	$ 99,489.48	1	$ 1,500.00
Saved by dropping, compromise or scaling down claims during the year	6	26,005.32		500.00
Claims rejected during the year	6	$ 5,500.00		
Claims unpaid December 31, 1909	58	73,481.16	1	$ 1,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	5	$ 1,875.00	1	$ 500.00
Totals	5	$ 1,875.00	1	$ 500.00
Claims paid during the year	4	1,625.00	1	500.00
Balance	1	$ 250.00		
Claims unpaid December 31, 1909	1	$ 250.00		

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	1	$ 50.00		
Claims incurred during the year	118	3,052.52	1	$ 20.00
Totals	119	$ 3,102.52	1	$ 20.00
Claims paid during the year	116	3,038.87	1	20.00
Claims rejected during the year	3			
Claims unpaid December 31, 1909	3	$ 63.65		

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—1,166.

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 said representation?

Answer—District to county courts, 25 or major fraction; county to state courts, 250 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—May 19-20, 1908.

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

Answer—144.

How many of same were delegates of subordinate branches?

Answer—110.

When and by whom are the officers and directors elected?

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

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

Answer—Yes.

What are the limiting ages for admission?

Answer—Over 16 and under 55 years.

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

Answer—$500.00 and $3,000.00.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Benefit certificates shall be made payable only to the family, widow, heirs, blood relation, or to persons dependent upon the member, as the applicant shall designate in his application.

How are the expenses of the governing body defrayed?

Answer—Benefit and general funds.

Are assessments graded on any table of mortality?

Answer—Classes B, C, D, E, F, and G are based on the N. F. C. table.

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

Answer—Entry age.

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

Answer—No.

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

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

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

Answer—No.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—The expense of litigation and investigation of death claims are paid from the benefit fund and expense of caring for the emergency fund is paid from that fund.

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

Answer—Yes.

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

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By the society's emergency fund and the right to levy assessments.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary and disability, $79,111.50; relief, $562.00; expense, $9,509.90.

How many assessments were collected during the year?

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

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

Answer—No.

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

Answer—California, 9; Colorado, 16; Illinois, 571; Indiana, 101; Iowa, 77; Kansas, 48; Kentucky, 1; Michigan, 35; Minnesota, 37; Montana, 1; Missouri, 147; Nebraska, 43; Ohio, 26; Oklahoma, 37; South Dakota, 5; Texas, 4; Utah, 1; Washington, 44; Wisconsin, 3; total, 1,166.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary and disability, $7,983,436.62; relief, $11,717.00.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $6,306,102.57; disability claims, $43,025.00; relief, $7,159.83.

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

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

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes, deposited with Illinois insurance department for safe keeping only.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

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

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

Commenced business June 2, 1896.

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

Financial affairs not controlled by Supreme Officers.

President, FRANCIS BUELL OLSON. Secretary, ELIZABETH E. ALLBURN.
Treasurer, TERESA HEMPEL.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 14,536.32

Income

Mortuary:		
Assessments and premiums	$ 14,628.65	
Interest and rents	86.12	
Reserve:		
Assessments and premiums	2,289.20	
Interest and rents	303.22	
Expense—Beneficiary:		
All dues and assessments	2,551.10	
Interest and rents	92.90	
General:		
Per capita tax	4,327.80	
Certificate fees	146.50	
Interest and rents	92.78	
Sale of lodge supplies	393.28	
From all other sources	382.59	
Total income		25,147.64
Amount carried forward		$ 39,683.06

Detailed Exhibit of Interest, Rents, etc.

Total gross interest	$ 575.02	
From all other sources:		
Mortuary and reserve assessments	$ 16,917.85	

Per capita tax		4,327.80
Certificate fees		146.50
Beneficairy expense assessment, $1.00 per annum per member		2,551.10
Lodge supplies		393.28
Bonds of subordinate lodge, dispensations and charter fees		382.59
Total from all other sources		$ 25,147.64
Gross amount of membership fees required or represented by applications		$ 251.50
Gross amount of medical examiners' fees (local examiner and grand medical examiner)		754.50

Disbursements

Death claims		$ 14,500.00
Total benefits paid		$ 14,500.00
Commissions and fees paid to deputies or organizers		309.87
Salaries of officers and trustees		967.50
Other compensation of officers and trustees		367.00
Salaries and other compensation of committees		25.00
Salaries of office employes		315.50
Traveling and other expenses of officers, trustees and committees		502.34
Insurance department fees		25.00
Rent		120.00
Advertising, printing and stationery		435.89
Postage, express, telegraph and telephone		349.59
Lodge supplies		360.74
Official publication		441.46
Expense of supreme lodge meeting		1,538.14
Legal expense		25.00
Loss on sale or maturity of ledger assets:		
Per capita tax to superior lodge	$ 542.10	
Bonds for subordinate lodges, bus, transfer	263.49	805.59
Total disbursements		21,088.62
Balance		$ 18,595.34

Ledger Assets

Deposited in banks on interest	$ 13,432.29	
Certificates of deposit	2,478.73	
Deposited in banks (not on interest)	2,684.32	
Total ledger assets		$ 18,595.34

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		2,600.00
Gross assets		$ 21,495.34
Total admitted assets		$ 21,195.34

Liabilities

Total unpaid claims	$ 130.67
Total liabilities	$ 130.67

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 4,629.16	$ 7,502.82
Assessments	14,628.65	2,289.20
Interest and rents	86.12	303.22
Totals	$ 19,343.93	$ 10,095.24
Disbursements during the year	14,500.00	
Balance on hand December 31, 1909	$ 4,843.93	$ 10,095.24

Classification	General	Expense	Totals
Balance on hand December 31, 1908	$ 1,059.00	$ 1,345.34	$ 14,536.32
Assessments			16,917.85
Dues and per capita tax	4,327.80		4,327.80
All other dues and assessments		2,551.10	2,551.10
Interest and rents	92.78	92.90	575.02
Sale of lodge supplies	393.28		393.28
From all other sources	382.59		382.59
Totals	$ 6,255.45	$ 3,989.34	$ 39,683.96
Increase by transfers	1,896.11		
Balance	$ 8,151.56	$ 3,989.34	$ 39,683.96
Decrease by transfers		1,896.11	
Balance after transfers	$ 8,151.56	$ 2,093.23	
Balance on hand December 31, 1909	$ 1,562.94	$ 2,093.23	$ 18,595.34

Exhibit of Certificates

Classification	Business in Iowa During Year	
	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	2,469	$ 2,280,500.00
Benefit certificates written during the year	503	454,500.00
Totals	2,972	$ 2,735,000.00
Deduct terminated or decreased during the year	132	116,000.00
Total benefit certificates in force December 31, 1909	2,840	$ 2,619,000.00

Exhibit of Death Claims

Classification	Iowa Claim	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims (face value) incurred during the year	15	$ 14,500.00
Totals	15	$ 14,500.00
Claims paid during the year	15	14,500.00

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—74.

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

Answer—Two meetings each month.

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

Answer—One representative from each lodge.

What is the basis of said representation?

Answer—Must be a past chief of honor.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—May 11-12-13, 1909.

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

Answer—84.

How many of same were delegates of subordinate branches?

Answer—66.

When and by whom are the officers and directors elected?

Answer—By the members of the grand lodge.

What are the qualifications for membership?

Answer—Males admitted over 18 and under 21 if related by blood or marriage to a member of the A. O. U. W. or Degree of Honor. Over 21 years must be an A. O. U. W.. Any female. This applies to membership in the order. Males admitted if past age limit for membership in A. O. U. W. or rejected by A. O. U. W. on physical grounds.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—To the beneficiary department over 18 and under 45.

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

Answer—$500.00 and $1,000.00.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—One or more members of the family or some person or persons

related by blood or shall be dependent upon her or shall be the adopted son or daughter or step-son or step-daughter of the member.

How are the expenses of the governing body defrayed?

Answer—Per capita tax paid by subordinate lodges, certificate fees, dispensations and sale of supplies.

Are assessments graded on any table of mortality?

Answer—Classified plan.

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

Answer—Rate applied at attained age at time of entry.

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

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

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

Answer—No.

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

Answer—When the mortuary fund falls below $5,000.00 over and above the amount required to pay full benefit for every death reported on the last day of month, an assessment is levied. Maximum number 12, claims in excess of proceeds of twelve assessments paid from reserve fund.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

If so, what amount and for what purpose?

Answer—To pay death losses only.

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

Answer—No.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By the reserve fund.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.?

Answer—Mortuary, $2,600.00; reserve, $2,600; expense, $1,420.

How many assessments were collected during the year?

Answer—Mortuary, 6; reserve, 1; expense, two—50 cents per beneficiary member.

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

Answer—One assessment per year placed in reserve fund.

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

Answer—Yes, May 11-12-13, 1909.

Have you filed with this department all forms of benefit certificates issued,

a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes, with exception of amendments adopted in 1909.)

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

Answer—Iowa, 74 subordinate lodges.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary, $50,546.90.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $46,000.00.

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

Answer—Not from admission fees. Cash and prizes offered members at various times.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Securities in possession of grand recorder.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

FRATERNAL AID ASSOCIATION

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

Incorporated February 20, 1894. Commenced business October 14, 1890.

Home office, S. E. Cor. Vermont and Henry Sts., Lawrence, Kansas.

General President, H. E. Don Carlos. General Vice-President, W. M. Scott.
General Secretary, T. J. Edmonds. General Treasurer, T. J. Sweeney.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 446,356.16

Income

Mortuary:		
Assessments and premiums	$ 421,280.41	
Interest and rents	2,502.79	
Emergency:		
Assessments and premiums	26,040.79	
Interest and rents	10,515.01	

Expense:		
Membership fees actually received	$ 2,796.50	
Dues and per capita tax	83,020.31	
Total received from members		85,816.81
Sale of lodge supplies		1,763.05
From all other sources		515.95
Grand total		$ 548,524.81
Deduct payments returned to applicants, viz.:		
Mortuary		3.35
Total income		548,521.46
Amount carried forward		$ 994,877.62

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 5,299.66
Interest from all other sources		6,608.14
Gross rent from association's property		1,200.00
Total gross interest and rents		$ 13,107.80
From all other sources:		
Premium on local councils' bonds		$ 463.15
Miscellaneous		52.80
Total from all other sources		$ 515.95

Disbursements

Death claims		$ 342,575.93
Permanent disability claims		31,274.20
Total benefits paid		$ 373,850.13
Commissions and fees paid to deputies or organizers		18,108.54
Salaries of deputies and organizers		32,939.38
Salaries of officers and trustees		5,731.25
Other compensation of officers and trustees		206.00
Salaries and other compensation of committees		1,535.75
Salaries of office employes		6,800.49
Traveling and other expenses of officers, trustees and committees		1,816.26
Insurance department fees		333.00
Advertising, printing and stationery		4,721.18
Postage, express, telegraph and telephone		2,971.39
Lodge supplies		767.60
Official publication		3,662.50
Expense of supreme lodge meeting		1,626.57
Legal expense in litigating claims, $779.25; other legal expenses, $600.00		1,379.25
Furniture and fixtures		274.12
All other disbursements:		
Premiums, bonds general officers, local councils and bank depositories	$ 1,049.95	
National Fraternal Congress	125.00	
Fire insurance	17.40	
Miscellaneous	202.06	1,394.41
Total disbursements		458,117.82
Balance		$ 536,759.80

Ledger Assets

Book value of real estate, unincumbered	$ 58,937.10	
Book value of bonds (excluding interest)	167,308.56	
Deposited in trust companies and banks on interest	310,514.14	
Total ledger assets		$ 536,759.80

Non-Ledger Assets

Interest accrued on bonds	$ 444.45	
Interest accrued on other assets	1,910.40	
Rents accrued	1,319.55	
Total interest and rents due and accrued		3,674.40
Market value of real estate over book value		6,062.90
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		$ 45,950.00
All other assets:		
Cash on hand, fraternal aid building fund		317.34
Gross assets		$ 592,764.44

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	2,831.36
Total admitted assets	$ 589,933.08

Liabilities

Death claims due and unpaid	$ 700.00	
Death claims resisted	4,000.00	
Death claims reported not yet adjusted	19,500.00	
Total death claims		$ 24,200.00
Total unpaid claims		$ 24,200.00
Salaries, rents, expenses, commissions, etc., due or accrued		10,000.00
Total liabilities		$ 34,200.00

Exhibit of Funds

Classification	Mortuary	Emergency
Balance on hand December 31, 1908	$ 69,317.03	$ 377,005.24
Assessments and premiums	421,277.06	26,040.79
Interest and rents	2,592.79	10,515.01
Totals	$ 493,186.88	$ 413,561.04
Increase by transfers		35,007.35
Balance	$ 493,186.88	$ 448,568.39
Decrease by transfers	35,007.35	
Balance after transfers	$ 458,179.53	$ 448,568.39
Disbursements during the year	373,450.13	
Balance on hand December 31, 1909	$ 84,729.40	$ 448,568.39

Exhibit of Funds—Continued.

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 33.89	$ 446,356.16
Membership fees received	2,796.50	2,796.50
Assessments and premiums		447,317.85
Dues and per capita tax	83,020.31	83,020.31
Interest and rents		13,107.80
Sale of lodge supplies	1,763.05	1,763.05
From all other sources	515.95	515.95
Totals	$ 88,129.70	$ 994,877.62
Disbursements during the year	84,267.69	457,717.82
Balance on hand December 31, 1909	$ 3,862.01	$ 537,154.80

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	34,481	$44,312,250.00	1,186	$ 1,409,500.00
Benefit certificates written during the year	5,272	5,653,000.00	112	112,500.00
Totals	39,753	$49,965,250.00	1,298	$ 1,522,000.00
Deduct terminated or decreased during the year	4,565	4,660,000.00	124	122,000.00
Total benefit certificates in force December 31, 1909	35,188	$45,305,250.00	1,174	$ 1,400,000.00
Benefit certificates terminated by death during the year	249	354,500.00	10	13,000.00
Benefit certificates terminated by lapse during the year	4,316	4,267,500.00	114	109,000.00
Benefit certificates decreased during the year		38,000.00		

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	19	$ 28,842.85		
Claims (face value) incurred during the year	249	354,500.00	10	$ 13,000.00
Totals	268	$ 383,342.85	10	$ 13,000.00
Claims paid during the year	248	342,575.93	10	12,400.00
Balance	20	$ 40,766.92		$ 600.00
Saved by compromising or scaling down claims during the year		16,566.92		600.00
Claims unpaid December 31, 1909	20	$ 24,200.00		

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims (face value) incurred during the year	71	$ 31,274.20
Totals	71	$ 31,274.20
Claims paid during the year	71	31,274.20

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—583.

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

Answer—At least once a month.

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

Answer—Subordinate bodies are represented in district conventions on basis of one delegate for each twenty-five members or major fraction thereof who elect one representative to general council for each 500 members or major fraction thereof.

What is the basis of said representation?

Answer—One representative for each 500 members with a minimum of 100 representatives, including general officers.

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, 1909.

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

Answer—101.

How many of same were delegates of subordinate branches?

Answer—82.

When and by whom are the officers and directors elected?

Answer—Every two years by vote of representatives and general officers at regular general council meeting.

What are the qualifications for membership?

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

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

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 50 years, except where twenty-five or more persons are admitted at one time not over 10 per cent of them may be accepted if over the age of 50 years.

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

Answer—$250-$2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

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

How are the expenses of the governing body defrayed?

Answer—From fund collected for expense purposes, viz.: a per capita tax of 20c per month per member up to November 1, 1909, after said date 20 per cent of gross assets and profits over supplies.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—One assessment is levied each month if not sufficient to meet liabilities, emergency funds are to be used and additional assessments may be called if necessary.

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

Answer—Yes.

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

Answer—No.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By emergency funds and pledge of members to pay assessments when called.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes, if physically disabled.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full average assessment on present membership, viz.?

Answer—Mortuary, $35,023.37; emergency, $2,170.06; expense, $6,726.22.

How many assessments were collected during the year?

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

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

Answer—Five per cent of assessments and transfer from benefit to emergency fund when more than two assessments are on hand, to pay death and disability losses where twelve assessments are not sufficient.

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

Anwer—Yes, October, 1909.

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

Answer—Yes.

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

Answer—Kansas, 245; California, 77; Missouri, 65; Oklahoma, 50; Illinois, 20; Colorado, 19; Nebraska, 18; Iowa, 18; Michigan, 13; Indiana, 13; Washington, 12; Texas, 12; Wisconsin, 11; Arkansas, 5; Oregon, 3; Kentucky, 1; Utah, 1.

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

Answer—No.

Assessments collected from organization of association, viz.?

Answer—Mortuary, $4,286,419.71.

Losses and claims paid from organization of association, viz.?

Answer—Death claims, $3,669,543.85; disability claims, $123,322.20.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

FRATERNAL BANKERS RESERVE SOCIETY,

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

Incorporated December 15, 1900. Commenced business January 26, 1901.

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

President, R. A. MOSES. Vice-President, WM. BIERKAMP, JR.
Secretary, R. D. TAYLOR. Treasurer, JAS. E. HAMILTON.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 35,974.73

Income.

Mortuary:		
First year's assessments and premiums	$ 3,798.32	
Subsequent years' assessments and premiums	37,275.45	
Total received from members		$ 41,073.77
Reserve:		
Interest and rents		1,190.78

Expense:			
Membership fees actually received	$ 548.30		
First year's assessments and premiums	11,395.10		
Subsequent years' assessments and premiums	16,116.45		
Total received from members		28,059.85	
Total income			70,324.40
Amount carried forward			$ 106,299.13

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	1,190.78
Total gross interest and rents	$	1,190.78

Disbursements

Death claims		$	36,238.59
Permanent disability claims			1,073.35
Sick and accident claims			1,533.27
Other benefits:			
Refund to members			84.86
Total benefits paid		$	38,930.07
Commissions and fees paid to deputies or organizers			10,302.43
Salaries of deputies and organizers			1,176.45
Salaries of managers or agents not deputies or organizers			1,200.00
Salaries of officers and trustees			2,754.60
Other compensation of officers and trustees			183.00
Salaries of office employes			2,691.10
Salaries and fees paid to supreme medical examiners			1,200.00
Traveling and other expenses of officers, trustees and committees			2,392.78
Insurance department fees			226.77
Rent			270.00
Advertising, printing and stationery			568.62
Postage, express, telegraph and telephone			554.71
Lodge supplies			110.47
Official publication			611.00
Legal expense in litigating claims			50.00
Furniture and fixtures			470.80
All other disbursements:			
Incidental expense	$ 700.91		
Promotion fund, refund and interest	572.35		1,273.26
Total disbursements			64,966.06
Balance		$	41,333.07

Ledger Assets

Mortgage loans on real estate, first liens	$	27,000.00
Cash in association's office, $1,990.20; deposited in banks (not on interest) $2,751.00		4,741.20
Organizers' balances		9,398.81
Other ledger assets, viz.:		
Cash in hands of secretary (error account)		193.06
Total ledger assets	$	41,333.07

Non-Ledger Assets

Interest accrued on mortgages	$	853.24	
Total interest and rents due and accrued			853.24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			6,290.46
All other assets:			
Furniture and fixtures			1,000.00
Gross assets		$	49,476.77

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	$	9,398.81	
Other items, viz.:			
Furniture and fixtures		1,000.00	
Total			10,398.81
Total admitted assets		$	39,077.96

Liabilities

Death claims resisted	$	765.50	
Death claims reported not yet adjusted		1,768.40	
Total death claims		$	2,533.90
Total unpaid claims		$	2,533.90
All other liabilities, viz.:			
Promotion fund			8,400.00
Total liabilities		$	10,933.90

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,628.46	$ 34,297.80
First years' assessments and premiums	3,798.32	
Subsequent years' assessments and premiums	37,275.45	
Interest and rents		1,190.78
Totals	$ 42,702.23	$ 35,488.58
Increase by transfers	2,000.00	5,772.16
Balance	$ 44,702.23	$ 41,260.74
Decrease by transfers	5,772.16	
Balance after transfers	$ 38,930.07	$ 41,260.74
Disbursements during the year	38,930.07	
Balance on hand December 31, 1909		$ 41,260.74

Exhibit of Funds—Continued.

Classification	Expense	Total
Balance on hand December 31, 1908	$ 48.47	$ 35,974.73
Membership fees received	548.30	548.30
First years' assessments and premiums	11,395.10	15,193.42
Subsequent years' assessments and premiums	16,116.45	53,391.90
Interest and rents		1,190.78
Totals	$ 28,108.32	$ 106,299.13
Decrease by transfers	2,000.00	
Balance after transfers	$ 26,108.32	
Disbursements during the year	26,035.99	
Balance on hand December 31, 1909	$ 72.34	$ 41,333.07

Exhibit of Certificates

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	5,311	$ 6,841,800.00	4,287	$ 5,417,800.00
Benefit certificates written during the year	2,078	3,013,800.00	826	1,062,600.00
Totals	7,389	$ 9,855,600.00	5,113	$ 6,480,400.00
Deduct terminated or decreased during the year	1,098	1,531,800.00	544	703,200.00
Total benefit certificates in force December 31, 1909	6,291	$ 8,323,800.00	4,569	$ 5,777,200.00
Benefit certificates terminated by death during the year	36	47,400.00	31	39,600.00
Benefit certificates terminated by lapse during the year	1,062	1,484,400.00	513	663,600.00

Exhibit of Death Claims

	Total Claims		Iowa Claims	
	No.	Amount	No	Amount
Claims unpaid December 31, 1908, as per last statement	4	$ 3,795.15	3	$ 3,024.40
Claims (face value) incurred during the year	36	34,977.34	31	30,176.86
Totals	40	$ 38,772.49	34	$ 33,201.26
Claims paid during the year	37	36,238.59	31	30,667.36
Balance	3	$ 2,533.90	3	$ 2,533.90
Claims unpaid December 31, 1909	3	$ 2,533.90	3	$ 2,533.90

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	1	$ 422.62	1	$ 422.62
Claims (face value) incurred during the year	2	662.70	2	662.70
Totals	3	$ 1,085.32	3	$ 1,085.32
Claims paid during the year	3	1,073.35	3	1,073.35
Saved by compromising or scaling down claims during the year		11.97		11.97

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	3	$ 606.84	3	$ 606.84
Claims incurred during the year	12	926.43	8	508.68
Totals	15	$ 1,533.27	11	$ 1,115.52
Claims paid during the year	15	1,533.27	11	1,115.52

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—113.

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

Answer—As regulated by subordinate lodges.

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

Answer—By delegates elected by district convention.

What is the basis of said representation?

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

What is the basis of said representation?

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—October 13, 1908.

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

Answer—26.

How many of same were delegates of subordinate branches?

Answer—16.

When and by whom are the officers and directors elected?

Answer—By the governing body every four years.

What are the qualifications for membership?

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

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 50 years.

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

Answer—Minimum, $600; maximum, $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Relatives, legal heirs and legatees.

How are the expenses of the governing body defrayed?

Answer—Out of general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—American experience. Age at entry.

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

Answer—Level rate.

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

Answer—No.

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

Answer—One assessment each month.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars.

Answer—75 per cent of first year's assessment.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By reserve fund and right to levy assessment.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years and expectancy attained.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $3,600; expense, $2,400.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

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

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

Answer—No.

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

Answer—Yes.

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

Answer—Iowa, 88; Colorado, 6; South Dakota, 2; Kansas, 14; Michigan, 3; Illinois, none.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $189,170.28.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $141,421.94; disability claims, $9,800.41.

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

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

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—No.

If not, give full and complete information relating thereto.

Answer—In possession of the Auditor of State, Des Moines, Iowa.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

GRAND LODGE OF IOWA WORKMEN,

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

Incorporated June 14, 1874. Commenced business November 1, 1872.

Home office, 224½ East Fourth St., Waterloo, Iowa.

President, CHAS. R. CLARK. Vice-President, W. F. REINECKE.
Secretary, CHESTER B. STILSON. Treasurer, E. A. WADLEIGH.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 49,771.38

Income

Mortuary:		
Total received from members	$ 42,167.18	
Interest and rents	2,699.47	
Reserve and Expense:		
Total received from members	3,170.15	
Total income		48,036.80
Amount carried forward		$ 97,808.18

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans received by grand recorder	$ 2,699.47	
Total gross interest and rents	$ 2,699.47	

Disbursements

Death claims	$ 40,837.69	
Total benefits paid	$ 40,837.69	
Salaries of officers and trustees	1,713.33	
Salaries and other compensation of committees	538.72	
Traveling and other expenses of officers, trustees and committees	111.63	
Insurance department fees	25.00	
Rent	88.50	
Advertising, printing and stationery	14.00	
Postage, express, telegraph and telephone	126.26	
Lodge supplies	14.00	
Official publication	513.55	
Fuel, insurance and incidental expenses	95.88	
Total disbursements		44,078.56
Balance		$ 53,729.62

Ledger Assets

Mortgage loans on real estate, first liens	$ 34,300.00	
Deposited in trust companies and banks	11,297.95	
Deposited in banks (not on interest)	7,781.67	
Total ledger assets		$ 53,379.62

Non-Ledger Assets

Interest due, $100.00, and accrued, $904.38, on mortgages	$ 1,004.38	
Total interest and rents due and accrued		1,004.38
All other assets:		
(No assessments in hands of subordinate lodges December 31, 1909. Business closed and members stopped paying assessments December 15, 1909.)		
Gross assets		$ 54,384.00

Deduct Assets Not Admitted

Interest accrued and due		1,004.38
Total admitted assets		$ 53,379.62

Liabilities

Death claims adjusted, not yet due	$ 13,717.37	
Total death claims		$ 13,717.37
Total unpaid claims		$ 13,717.37
Total liabilities		$ 13,717.37

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 2,115.36	$ 47,073.39
Assessments and premiums	42,167.18	
Interest and rents		2,699.47
Totals	$ 44,282.54	$ 49,772.86
Increase by transfers	3,824.91	
Balance	$ 48,107.45	$ 49,772.86
Decrease by transfers		3,824.91
Balance after transfers	$ 48,107.45	$ 45,947.95
Disbursements during the year	40,837.69	
Balance on hand December 31, 1909	$ 7,269.76	$ 45,947.95

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 582.63	$ 49,771.38
Assessments and premiums	3,170.15	45,337.33
Interest and rents		2,699.47
Totals	$ 3,752.78	$ 97,808.18
Disbursements during the year	3,240.87	44,078.56
Balance on hand December 31, 1909	$ 511.91	$ 53,729.62

Exhibit of Certificates

Classification	Business in Iowa During Year	
	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	625	$ 579,594.40
Benefit certificates increased during the year		45,337.33
Totals	625	$ 624,931.73
Deduct terminated or decreased during the year	249	292,206.48
Total benefit certificates in force December 31, 1909	376	$ 332,725.25
Benefit certificates terminated by death during the year	39	40,837.69
Benefit certificates terminated by lapse during the year	210	245,265.68

Exhibit of Death Claims

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	9	$ 9,221.47
Claims (face value) incurred during the year	39	45,333.59
Totals	48	$ 54,555.06
Claims paid during the year	37	40,837.69
Claims unpaid December 31, 1909	11	$ 13,717.37

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—Forty-four.

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 at December meetings on odd numbered years.

What is the basis of said representation?

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

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—October 12, 1909.

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

Answer—Sixteen.

How many of same were delegates of subordinate branches?

Answer—Sixteen.

When and by whom are the officers and directors elected?

Answer—By delegates attending grand lodge at regular session.

What are the qualifications for membership?

Answer—Of full age of 18, and not over 65, and be physically qualified to pass the medical examination and be elected by some subordinate lodge.

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

Answer—One advanced assessment on date admission.

What are the limiting ages for admission?

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

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

Answer—One $1,000 minimum and two $1,000 certificates the maximum.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of applicant's family.

How are the expenses of the governing body defrayed?

Answer—From the expense fund which is a required per centum of all assessments not to exceed 10 per cent.

Are assessments graded on any table of mortality?

Answer—Yes, American.

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

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

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

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

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

Answer—Only by average.

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

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

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

Answer—Yes.

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

Answer—Yes.

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

Answer—Yes.

If so, what amount and for what purpose?

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

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

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $3,513.93; expense, $264.17.

How many assessments were collected during the year?

Answer—Mortuary, 11; expense, 11.

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

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

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

Answer—Yes.

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

Answer—Yes.

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

Answer—Iowa only.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $4,226,115.11.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $4,029,927.67.

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

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

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

HIGHLAND NOBLES,

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

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

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

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

Balance from Previous Year

Ledger assets December 31st of previous year		$ 16,482.35

Income

Mortuary:			
First year's assessments and premiums	$ 1,934.99		
Subsequent years' assessments and premiums	49,060.44		
Total received from members		$ 50,995.43	
Reserve:			
Interest and rents		655.56	
Expense:			
First year's assessments and premiums	$ 5,804.96		
Subsequent years' assessments and premiums	12,265.12		
Dues and per capita tax	10,882.02		
Total received from members		28,952.10	
Sale of lodge supplies		121.71	
From all other sources		75.00	
Total income			80,799.80
Amount carried forward			$ 97,282.15

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 565.56
Gross rent from association's property (real estate)		90.00
Total gross interest and rents		$ 655.56
From all other sources:		
Certificate fees		$ 75.00
Total from all other sources		$ 75.00

Disbursements

Death claims			$ 29,414.29
Permanent disability claims			100.00
Sick and accident claims			1,834.36
Other benefits:			
Returned payments to members: Mortuary $15.10; General, $2.35			17.45
Total benefits paid			$ 31,366.10
Commissions and fees paid to deputies or organizers			2,833.11
Salaries of deputies and organizers			7,559.05
Salaries of officers and trustees			4,258.34
Salaries and other compensation of committees			17.50
Salaries of office employes			3,155.70
Salaries and fees paid to subordinate medical examiners			237.00
Traveling and other expenses of officers, trustees and committees			708.88
Insurance department fees			321.60
Rent			543.60
Advertising, printing and stationery			718.58
Postage, express, telegraph and telephone			1,005.92
Official publication			811.72
Legal expense in litigating claims, $1,744.01; other legal expenses, $30.00			1,774.01
Furniture and fixtures			249.19
Taxes, repairs and other expenses on real estate			18.95
All other disbursements:			
Expenses of deputies	$ 4,389.27		
Per diem delegates to supreme lodge meeting	351.00		
Mileage delegates to supreme lodge meeting	321.63		
Mortality experience commission expense	100.00		
Dues and fees to national association	20.14		
Prize premiums to members	251.06		
Surety bonds	100.19		
Notary fees	6.60		
Light	10.91		
Office supplies	336.31		
Miscellaneous	194.67	6,081.78	
Total disbursements			61,661.03
Balance			$ 35,621.12

Ledger Assets

Book value of real estate, unincumbered		$ 2,500.00
Mortgage loans on real estate, first liens		26,000.00

Deposited in banks (not on interest)	6,430.42	
Other ledger assets, viz.:		
Money tendered beneficiaries	690.70	
Total ledger assets		$ 35,621.12

Non-Ledger Assets

Interest accrued on mortgages	$ 245.73	
Total interest and rents due and accrued		245.73
Market value of real estate over book value		500.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)		7,238.16
All other assets:		
Due from subordinate castles (supply account)	$ 84.65	
Organizers' balances	254.53	
Furniture and fixtures	1,918.50	
Office supplies	1,321.15	
Lodge supplies	1,418.90	
Total		4,997.73
Gross assets		$ 48,602.74

Deduct Assets Not Admitted

Furniture and fixtures	$ 1,918.50	
Office supplies	1,321.15	
Lodge supplies	1,418.90	
Total		4,658.55
Total death claims		$ 43,944.19

Liabilities

Death claims resisted	$ 1,837.80	
Death claims reported not yet adjusted	8,177.04	
Total death claims		$ 10,014.81
Sick and accident claims reported but not yet adjusted	$ 158.35	
Total sick and accident claims		158.35
Total unpaid claims		$ 10,173.16
Salaries, rents, expenses, commissions, etc., due or accrued		2,032.50
All other liabilities, viz.:		
Miscellaneous bills		428.60
Total liabilities		$ 12,634.26

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 8,053.76	$ 7,938.60
First year's assessments and premiums	1,934.99	
Subsequent years' assessments and premiums	49,060.44	
Interest and rents		655.56
Totals	$ 59,049.19	$ 8,594.16
Increase by transfers		23,593.29
Balance	$ 59,049.19	$ 32,187.45
Decrease by transfers	23,593.29	
Balance after transfers	$ 35,455.90	$ 32,187.45
Disbursements during the year	33,107.76	18.95
Balance on hand December 31, 1909	$ 2,348.14	$ 32,168.50

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 489.99	$ 16,482.35
First years' assessments and premiums	5,804.96	7,739.95
Subsequent years' assessments and premiums	12,265.12	61,325.56
Dues and per capita tax	10,882.02	10,882.02
Interest and rents		655.56
Sale of lodge supplies	121.71	121.71
From all other sources	75.00	75.00
Totals	$ 29,638.80	$ 97,282.15
Increase by transfers		23,593.29
Balance	$ 29,638.80	$ 120,875.44
Decrease by transfers		23,593.29
Balance after transfers	$ 29,638.80	$ 97,282.15
Disbursements during the year	28,534.32	61,061.03
Balance on hand December 31, 1909	$ 1,104.48	$ 35,621.12

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	7,139	$ 7,945,500.00	4,827	$ 5,529,000.00
Benefit certificates written during the year	1,721	1,804,500.00	404	400,000.00
Benefit certificates increased during the year		13,500.00		
Totals	8,860	$ 9,763,500.00	5,231	$ 5,937,000.00
Deduct terminated or decreased during the year	2,103	2,230,500.00	550	650,500.00
Total benefit certificates in force December 31, 1909	6,757	$ 7,533,000.00	4,681	$ 5,286,500.00
Benefit certificates terminated by death during the year	47	56,000.00	38	45,500.00
Benefit certificates terminated by lapse during the year	2,056	2,167,000.00		604,500.00
Benefit certificates decreased during the year		7,500.00		500.00

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	7	$ 5,463.05	4	$ 2,624.25
Claims (face value) incurred during the year	47	33,966.05	38	28,596.85
Totals	**54**	**$ 39,429.10**	**42**	**$ 31,221.10**
Claims paid during the year	40	29,414.29	30	21,979.94
Balance	14	$ 10,014.81	12	$ 9,241.16
Claims unpaid December 31, 1909	14	$ 10,014.81	12	$ 9,241.16

Exhibit of Permanent Disability Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	1	$ 100.00	1	$ 100.00
Totals	1	$ 100.00	1	$ 100.00
Claims paid during the year	1	100.00	1	100.00

Exhibit of Accident Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	5	$ 370.41	3	$ 193.92
Claims incurred during the year	25	1,622.30	16	1,043.76
Totals	**30**	**$ 1,992.71**	**19**	$ 1,237.68
Claims paid during the year	27	1,834.36	18	1,174.80
Claims unpaid December 31, 1909	3	$ 158.35	1	$ 62.88

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—One hundred seventy-four.

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

Answer—Our laws require one meeting each month.

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

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

What is the basis of said representation?

Answer—One delegate to each 250 beneficiary members.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—May 4, 1909.

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

Answer—Forty.

How many of same were delegates of subordinate branches?

Answer—Twenty-eight.

When and by whom are the officers and directors elected?

Answer—Biennial meeting May 4, 1909. By eligible voting members of the supreme castle.

What are the qualifications for membership?

Answer—Ability to pass satisfactory examination and to conform to the ceremonies subscribed in the rituals of the order. Of white race, not engaged in prohibited occupations and proper age.

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

Answer—One payment must be made to subordinate secretary as a prerequisite.

What are the limiting ages for admission?

Answer—For benefit members, 18 and 50.

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

Answer—$500 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—A blood relative, wife, husband or heirs.

How are the expenses of the governing body defrayed?

Answer—By a per capita of 15 cents from each beneficiary member in good standing at the time of the district meetings unless waived by the supreme castle.

Are assessments graded on any table of mortality?

Answer—Mortality of 4½ per cent American table approximated, one payment being charged for each month for the term of life expectancy of the National Fraternal Congress tables.

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

Answer—At attained age.

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

Answer—On level rate plan with provision for extra calls to meet emergencies from excessive death rate.

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

Answer—No.

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

Answer—Twelve is the minimum.

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

Answer—Only if more than twelve is needed in one year.

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

Answer—Mortuary and emergency funds, No; but current assessments, Yes.

If so, what amount and for what purpose?

Answer—Twenty per cent of current assessments on old members used for expense and 75 per cent during first year on new members.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $4,523.85; expense, $2,714.31.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

Answer—From the surplus accumulation of the mortuary fund, interest earnings on all loans and the expectancy deductions in settlement of all claims to be disbursed when the twelve regular assessments shall not be sufficient to pay all claims accruing in any one year.

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

Answer—Amended May 4, 1909.

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

Answer—Yes; also enclose herewith copies of same.

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

Answer—Iowa, 105; Colorado, 8; Kansas, 9; Kentucky, 5; Michigan, 16; Nebraska, 11; Texas, 13; Minnesota, 3; South Dakota, 4.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $313,814.40.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $228,036.46; disability claims, $19,292.35.

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

Answer—Yes, to deputies for building up or reviving old lodges.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—No.

If not, give full and complete information relating thereto.

Answer—All securities deposited with insurance department under Iowa deposit law, held for the benefit of all members; not for citizens of Iowa solely.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of

THE HOMESTEADERS,

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

Incorporated January 25, 1906. Commenced business February 13, 1906.

Home office, Seventh and Mulberry Sts., Des Moines.

President, JOHN E. PAUL. Vice-President, GEO. A. YOUNG.
Secretary, A. H. COREY. Treasurer, H. D. COPELAND.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 22,600.50

Income

Mortuary:			
First year's assessments and premiums	$ 15,540.82		
Subsequent years' assessments and premiums	71,677.57		
Total received from members		$ 87,218.39	
Expense:			
Membership fees actually received	$ 4,891.50		
First year's assessments and premiums	49,501.98		
Subsequent years' assessments and premiums	17,919.39		
Dues and per capita tax	75.90		
Medical examiners' fees	18.50		
Total received from members		72,407.27	
Interest and rents		514.93	
Sale of lodge supplies		1,104.39	
From all other sources		9,094.43	
Grand Total		$ 170,339.41	
Deduct payments returned to applicants, viz.:			
Expense		107.75	
Total income			170,231.66
Amount carried forward			$ 192,832.16

Detailed Exhibit of Interest, Rents, etc.

Gross rent		$ 514.93
Total gross interest and rents		$ 514.93
From all other sources:		
Miscellaneous		$ 4,594.43
Promotion fund		4,500.00
Total from all other sources		$ 9,094.43
Gross amount of membership fees required or represented by applications		$ 4,891.50

Disbursements

Death claims			$ 68,325.70
Permanent disability claims			220.00
Sick and accident claims			3,973.50
Total benefits paid			$ 72,519.20
Commissions and fees paid to deputies or organizers			42,272.25
Salaries of deputies and organizers			3,650.59
Salaries of managers or agents not deputies or organizers			1,850.00
Salaries of officers and trustees			8,057.86
Salaries and other compensation of committees			996.61
Salaries of office employes			6,621.55
Other compensation of office employes			653.22
Salaries and fees paid to supreme medical examiners			3.00
Traveling and other expenses of officers, trustees and committees			1,859.76
Insurance department fees			445.04
Rent			764.73
Advertising, printing and stationery			1,230.38
Postage, express, telegraph and telephone			1,767.30
Lodge supplies			2,540.05
Official publication			2,667.61
Legal expense			1,417.23
Furniture and fixtures			571.44
All other disbursements:			
Miscellaneous	$ 4,089.21		
Field expense	1,702.84		
Lecture and ritual	347.76		6,139.81
Total disbursements			156,027.63
Balance			$ 36,804.53

Ledger Assets

Cash in association's office, $5,357.85; deposited in banks (not on interest), $31,446.68	$ 36,804.53	
Total ledger assets		$ 36,804.53

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		16,303.43
All other assets:		
Due from homesteads on account	$ 1,295.57	
Advance rent	250.00	
Furniture and fixtures	3,439.14	
Stationery and supplies	2,459.00	
Total		7,443.71
Gross assets		$ 60,551.67

Deduct Assets Not Admitted

Due from homesteads on account		$ 1,295.57	
Advance rent		250.00	
Furniture and fixtures		3,439.14	
Stationery and supplies		2,459.00	
Total			7,443.71
Total admitted assets			$ 53,107.96

Liabilities

Death claims due and unpaid		$ 74.50	
Total death claims			$ 74.50
Total unpaid claims			$ 74.50
Salaries, rents, expenses, commissions, etc., due or accrued			5,924.69
All other liabilities, viz.:			
(Money advanced by supreme officers to promote the society, $38,200.00; not considered a legal liability on the benefit fund of the society.)			
Total liabilities			$ 5,999.19

Exhibit of Funds

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$ 21,386.41	$ 1,214.09	$ 22,600.50
Membership fees received		4,891.50	4,891.50
First years' assessments and premiums	15,540.82	49,501.98	65,042.80
Subsequent years' assessments and premiums	71,677.57	17,919.39	89,596.96
Dues and per capita tax		75.90	75.90
Medical examiners' fees		18.50	18.50
Rents		514.93	514.93
Sale of lodge supplies		1,104.39	1,104.39
From all other sources		9,094.43	9,094.43
Totals	$ 108,604.80	$ 84,335.11	$ 192,939.91
Disbursements during the year	72,519.20	83,616.18	156,135.38
Balance on hand December 31, 1909	$ 36,085.60	$ 718.93	$ 36,804.53

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	9,099	$12,532,000.00	5,009	$ 6,413,500.00
Benefit certificates written during the year	7,278	10,175,000.00	2,206	2,692,500.00
Benefit certificates increased during the year	-------	67,500.00	-------	26,000.00
Totals	16,377	$22,774,500.00	7,215	$ 9,132,000.00
Deduct terminated or decreased during the year	3,654	5,646,000.00	1,011	1,385,500.00
Total benefit certificates in force December 31, 1909	12,723	$17,128,500.00	6,204	$ 7,746,500.00
Benefit certificates terminated by death during the year	64	90,000.00	28	37,500.00
Benefit certificates terminated by lapse during the year	3,079	4,313,500.00	934	1,235,500.00
Benefit certificates terminated by rejection and not taken during the year	511	1,151,500.00	49	103,500.00
Benefit certificates decreased during the year	-------	91,000.00	-------	9,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	1	$ 74.50	1	$ 74.50
Claims (face value) incurred during the year	64	68,325.70	28	28,967.70
Totals	65	$ 68,400.20	29	$ 29,042.20
Claims paid during the year	64	68,325.70	29	28,967.70
Balance	1	$ 74.50	1	$ 74.50
Claims unpaid December 31, 1909	1	$ 74.50	1	$ 74.50

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	-------	-------
Claims (face value) incurred during the year	1	$ 572.16
Totals	1	$ 572.16
Claims paid during the year	1	220.00
Balance	-------	$ 352.16
Saved by compromising or scaling down claims during the year	-------	352.16

Exhibit of Accident Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	-------	-------
Claims (face value) incurred during the year	54	$ 3,973.50
Totals	54	$ 3,973.50
Claims paid during the year	54	3,973.50

General Interrogatories

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

Answer—Yes.

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

Answer—337.

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

Answer—Once each month.

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

Answer—One delegate from each subordinate body.

What is the basis of said representation?

Answer—The delegate is empowered to cast one vote for each fifteen members and one vote for each forty-one members, in excess of the first fifteen.

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 19 and 20, 1909.

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

Answer—Thirty-seven.

How many of same were delegates of subordinate branches?

Answer—Thirty-seven.

When and by whom are the officers and directors elected?

Answer—By the delegates to supreme convention.

What are the qualifications for membership?

Answer—Must be white; not under 16 or over 60 years of age and in good physical condition.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—16 and 60.

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

Answer—$500 and $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, husband, relative, legal representative, heirs or legatee.

How are the expenses of the governing body defrayed?

Answer—By the subordinate branches.

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—Assessments are based on age at entry and remain same during life (level rate plan.)

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

Answer—No.

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

Answer—Minimum, 12; maximum number necessary to pay all losses according to contract.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars

Answer—75 per cent of first twelve and 20 per cent subsequent assessments.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By the by-laws of the society.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—At expectancy of life, not under 70 years of age.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—November, 1909, Mortuary, $8,137.75; disability, included in mortuary; expense, $5,552.96.

How many assessments were collected during the year?

Answer—Twelve.

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 benefit fund is insufficient to pay losses and claims.

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

Answer—Yes, October 19 and 20, 1909.

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

Answer—Iowa, 140; Texas, 93; Kansas, 17; Colorado, 12; Pennsylvania, 3; Illinois, 16; Utah, 1; Missouri, 3; Idaho, 5; North Dakota, 28; South Dakota, 5; California, 3; Montana, 3; Oregon, 2; Washington, 2; New Mexico, 1; Georgia, Nevada, Arizona, Wyoming.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $171,044.67.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $125,798.75; disability claims, $9,160.32.

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

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

IOWA LEGION OF HONOR,

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

Incorporated March 19, 1879. Commenced business March, 1879.

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

President, E. N. HELM. Vice-President, C. S. CHASE, M. D.
Secretary, J. H. HELM. Treasurer, G. E. HILSINGER.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 2,238.91

Income

Mortuary:			
First year's assessments and premiums	$ 483.10		
Subsequent years' assessments and premiums	88,831.35		
Total received from members		$ 89,314.45	
Expense:			
Dues and per capita tax	$ 10,275.40		
Total received from members		10,275.40	
Sale of lodge supplies		138.40	
Total income			99,728.25
Amount carried forward			$ 101,967.16

Disbursements

Death claims	$ 89,614.25	
Total benefits paid	$ 89,614.25	
Commissions and fees paid to deputies or organizers		359.00
Salaries of deputies and organizers		5,394.52
Salaries of officers and trustees		2,550.00
Salaries and other compensation of committees		100.00
Salaries and fees paid to supreme medical examiners		80.75
Traveling and other expenses of officers, trustees and committees		110.25

Insurance department fees		62.63	
Rent		420.00	
Advertising, printing and stationery		370.25	
Postage, express, telegraph and telephone		335.62	
Official publication		549.43	
Expense of supreme lodge meeting		521.04	
Legal expense		18.00	
Furniture and fixtures		59.25	
All other disbursements:			
Premium fire insurance, grand secretary's office	$ 10.40		
Premium surety bonds, grand secretary and grand treasurer	40.00		
Dues Iowa Fraternal Congress	10.00	60.40	
Total disbursements			100,605.39
Balance			$ 1,361.77

Ledger Assets

Cash in hands of grand treasurer, including December 31,1909 in transit	$ 1,361.77	
Total ledger assets		$ 1,361.77

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		7,566.45
Gross assets		$ 8,928.22
Total admitted assets		$ 8,928.22

Liabilities

Death claims due and unpaid	$ 9,371.40	
Death claims reported not yet adjusted	44,718.40	
Total death claims		$ 54,089.80
Total unpaid claims		$ 54,089.80
Salaries, rents, expenses, commissions, etc., due or accrued		257.00
Total liabilities		$ 54,346.80

Exhibit of Funds

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$ 1,944.92	$ 293.99	$ 2,238.91
First years' assessments and premiums	483.10		483.10
Subsequent years' assessments and premiums	88,831.35		88,831.35
Dues and per capita tax		10,275.40	10,275.40
Sale of lodge supplies		138.40	138.40
Totals	$ 91,259.37	$ 10,707.79	$ 101,967.16
Increase by transfers		395.50	
Balance	$ 91,259.37	$ 11,103.29	$ 101,967.16
Decrease by transfers	395.50		
Balance after transfers	$ 90,863.87	$ 11,103.29	$ 101,967.16
Disbursements during the year	89,614.25	10,991.14	100,605.39
Balance on hand December 31, 1909	$ 1,249.62	$ 112.15	$ 1,361.77

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	3,009	$ 4,572,000.00	3,009	$ 4,572,000.00
Benefit certificates written during the year	317	173,000.00	317	173,000.00
Benefit certificates increased during the year		1,500.00		1,500.00
Totals	3,326	$ 4,746,500.00	3,326	$ 4,746,500.00
Deduct terminated or decreased during the year	617	578,000.00	617	578,000.00
Total benefit certificates in force December 31, 1909	2,709	$ 4,168,500.00	2,709	$ 4,168,500.00
Benefit certificates terminated by death during the year	78	87,136.35	78	87,136.35
Benefit certificates terminated by lapse during the year	539	487,863.65	539	487,863.65
Benefit certificates decreased during the year		3,000.00		3,000.00

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	52	$ 56,567.70	52	$ 56,567.70
Claims (face value) incurred during the year	78	87,136.35	78	87,136.35
Totals	130	$ 143,704.05	130	$ 143,704.05
Claims paid during the year	83	89,614.25	83	89,614.25
Balance	47	$ 54,089.80	47	$ 54,089.80
Claims unpaid December 31, 1909	47	$ 54,089.80	47	$ 54,089.80

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—142 lodges.

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

Answer—Semi-monthly, monthly or quarterly.

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

Answer—Delegates elected by subordinate lodges.

What is the basis of said representation?

Answer—One delegate for fifteen or more members. Extra vote for every additional twenty-five 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, 18, 1909.

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

Answer—Forty-four.

How many of same were delegates of subordinate branches?

Answer—Thirty-four.

When and by whom are the officers and directors elected?

Answer—Delegates from subordinate lodges.

What are the qualifications for membership?

Answer—Sound bodily health, good moral character.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 50 years.

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

Answer—$500 to $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Widows, widowers, orphans, heirs.

How are the expenses of the governing body defrayed?

Answer—By grand lodge dues.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—American tables. Age at entry.

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

Answer—Level rate plan.

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

Answer—No.

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

Answer—Minimum, 12; maximum, not limited.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—First nine assessments on new members (Art. VII, Sec. 2, G. L. constitution.)

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

Answer—Yes.

If so, give full particulars.

Answer—First nine assessments.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $7,444.30; expense, $856.25 (average per month.)

How many assessments were collected during the year?

Answer—Mortuary, twelve; expense, twelve.

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

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

Answer—Yes, May 18, 1909.

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

Answer—Yes.

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

Answer—Iowa, 142 lodges.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $2,817,937.15.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $2,816,687.53.

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

Answer—Commission.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KATOLICKY DELNIK (CATHOLIC WORKMAN),

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

Incorporated December 22, 1891. Commenced business December 22, 1891.
Home office, New Prague, Minn.

President, J. M. JIROUSEK. Vice-President, JOS. W. NOVOTNY.
Secretary, THOS. G. HOVORKA. Treasurer, F. J. POLAK.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 75,303.71

Income

Mortuary:			
First year's assessments and premiums	$ 592.11		
Subsequent years' assessments and premiums	39,715.52		
Total received from members		$ 40,307.63	
Reserve:			
Membership fees actually received	$ 381.60		
Total received from members		381.60	
Reserve:			
Interest and rents		4,054.13	
From all other sources		18,434.81	
Expense:			
Dues and per capita tax	$ 3,686.50		
All other dues and assessments	220.00		
Total received from members		3,931.70	
Sale of lodge supplies		25.20	
Total income			48,675.06
Amount carried forward			$ 123,978.77

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	3,431.89
Interest on bonds		250.00
Interest from all other sources		372.24
Total gross interest and rents	$	4,054.13
From all other sources:		
Transfer for mortuary fund to the reserve fund	$	18,434.81
Total from all other sources	$	18,434.81
Gross amount of membership fees required or represented by applications	$	381.60

Disbursements

Death claims		$ 31,000.00	
Total benefits paid		$ 31,000.00	
Salaries of officers and trustees		2,567.78	
Salaries and other compensation of committees		99.12	
Insurance department fees		63.00	
Rent		91.41	
Advertising, printing and stationery		549.87	
Postage, express, telegraph and telephone		196.00	
Lodge supplies		35.40	
Expense of supreme lodge meeting		2,185.00	
Furniture and fixtures		25.25	
All other disbursements:			
Donation St. Louis orphanage, $50.00; Lisle (Ill.) orphanage, 50.00	$ 100.00		
Supreme officers' bonds	42.50		
Expressage books to supreme lodge meeting, $6.50; janitor supreme lodge meeting, $15.00	21.50		
Recording mortgages, $10.00; rent safe boxes, $6.25; boxing books, $1.20	17.45		
Moving office and furniture from Le Sueur Center to New Prague	72.39		
Money refunded for overpaid to members, $16.83; collections $5.66	22.49	276.33	
Total disbursements			$ 37,089.16
Balance			$ 86,889.61
Mortgage loans on real estate, first liens		$ 75,350.00	
Book value of bonds (excluding interest)		4,500.00	
Cash in banks		7,039.61	
Total ledger assets			$ 86,889.61

Non-Ledger Assets

Interest due, $649.33, and accrued, $1,487.22, on mortgages		$ 2,136.55	
Interest due on bonds		212.50	
Total interest and rents due and accrued			2,249.05
All other assets:			
Office furniture, fixtures and supplies			1,400.00
Gross assets			$ 90,538.66

Deduct Assets Not Admitted

Office furniture, fixtures and supplies		1,400.00
Total admitted assets		$ 89,138.66

Liabilities

Death claims due and unpaid		$ 1,000.00	
Death claims adjusted, not yet due		2,000.00	
Total death claims			$ 3,000.00
Total liabilities			$ 3,000.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 12,252.15	$ 61,106.70
Membership fees received		381.60
First years' assessments and premiums	592.11	
Subsequent years' assessments and premiums	39,715.52	
Interest and rents		4,054.13
From all other sources		18,434.81
Totals	$ 52,559.78	$ 65,542.43
Increase by transfers		18,434.81
Balance	$ 52,559.78	$ 83,977.24
Decrease by transfers	18,434.81	
Balance after transfers	$ 34,124.97	$ 83,977.24
Disbursements during the year	31,000.00	
Balance on hand December 31, 1909	$ 3,124.97	$ 83,977.24

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 1,944.86	$ 75,303.71
Membership fees received		381.60
First years' assessments and premiums		592.11
Subsequent years' assessments and premiums		39,715.52
Dues and per capita tax	3,686.50	3,686.50
All other dues and assessments	220.00	220.00
Interest and rents		4,054.13
Sale of lodge supplies	25.20	25.20
Totals	$ 5,876.56	$ 123,978.77
Disbursements during the year	6,089.16	37,089.16
Balance on hand December 31, 1909	$ 212.60	$ 86,889.61

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	3,729	$ 4,389,000.00	266	$ 322,000.00
Benefit certificates written during the year	152	136,000.00	9	9,000.00
Benefit certificates increased during the year		1,000.00		
Totals	3,881	$ 4,526,000.00	275	$ 331,000.00
Deduct terminated or decreased during the year	287	331,000.00	17	15,500.00
Total benefit certificates in force December 31, 1909	3,594	$ 4,195,000.00	258	$ 315,500.00
Benefit certificates terminated by death during the year	22	28,000.00		
Benefit certificates terminated by lapse during the year	35	36,500.00	2	2,000.00
Benefit certificates terminated by withdrawal during the year	230	248,500.00	15	12,500.00
Benefit certificates decreased during the year		18,000.00		1,000.00

Exhibit of Death Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	6	$ 6,500.00
Claims (face value) incurred during the year	22	28,000.00
Totals	28	$ 34,500.00
Claims paid during the year	24	31,000.00
Balance	4	$ 3,500.00
Claims rejected during the year	1	500.00
Claims unpaid December 31, 1909	3	$ 3,000.00

General Interrogatories

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

Answer—Yes.

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

Answer—113.

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

Answer—Monthly.

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

Answer—By electing representatives to state councils and these again elect representatives to the supreme council.

What is the basis of said representation?

Answer—To state councils every branch one representative at least, and more according to number of its members.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—January, 1909.

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

Answer—Forty-seven.

How many of same were delegates of subordinate branches?

Answer—Thirty-seven.

When and by whom are the officers and directors elected?

Answer—Biennially by the supreme council composed of its ten supreme officers and the elected representatives from state councils at the supreme council's convention.

What are the qualifications for membership?

Answer—Good health, good moral character and temperate habit and to be a practical Catholic.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 45 years.

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

Answer—$500 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Only blood relatives and dependents.

How are the expenses of the governing body defrayed?

Answer—By per capita tax.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—Table based on actuaries' table of mortality; assessments levied on age at entry.

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

Answer—Assessments are based on the level premium; every year distinct for itself.

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

Answer—No.

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

Answer—Minimum, 12; no limit as to maximum. If more than 18 assessments shall have been levied in any one year, the reserve fund may be used.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

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 the current mortuary assessment, entrance fee, per capita tax for the current quarter and diploma. The latter two charges go to expense fund.

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

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By the right to levy special assessments and the right to use the reserve fund in an urgent case.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $3,711.28; emergency or reserve, transfer of 40 per cent of mortuary assessment; expense, $1,797.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

Answer—Reserve fund, which shall consist of (1) forty per cent of all mortuary assessments levied. (2) All initiation fees, and (3) such portion of the net balance of the widows and orphans fund, remaining in the supreme treasury at the end of each month, as the supreme council may from time to time determine. The reserve fund shall be used to pay death benefits only, whenever eighteen mortuary assessments shall have been levied in any one calendar year, and the same are not sufficient to pay all death claims.

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

Answer—Yes, January, 1909.

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

Answer—Yes.

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

Answer—Minnesota, 19; Nebraska, 32; Texas, 15; Iowa, 8; Illinois, 8; Kansas, 6; North Dakota, 6; South Dakota, 4; Oklahoma, 4; Wisconsin, 3; Ohio, 2; Maryland, 3; Pennsylvania, 1; Missouri, 1; Michigan, 1; total, 113.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $252,066.67.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $193,857.94.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KNIGHTS OF COLUMBUS,

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

Incorporated March 29, 1882. Commenced business February 2, 1882.

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

State Deputy, JAMES A. FLAHERTY. Vice-President, MARTIN H. CARMODY.
Secretary, WM. J. MCGINLEY. Treasurer, D. J. CALLAHAN.
Actuary, DAVID PARKS FACKLER.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 2,591,875.12

Income

Mortuary:		
Assessments and premiums	$ 808,791.93	
Total received from members		$ 808,791.93
Interest and rents		1,577.24
Reserve:		
Interest and rents		108,449.29
From all other sources		318.75
Expense:		
Dues and per capita tax	$ 110,512.67	
Medical examiners' fees	5,545.71	
Total received from members		116,058.38
Interest and rents		661.52
Sale of lodge supplies		10,334.29
From all other sources		32,878.21
Total income		1,079,069.61
Amount carried forward		$ 3,670,944.73

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 17,035.69
Interest on bonds		72,120.34
Interest from all other sources		7,547.42
Gross rent from association's property, including $3,000.00 for association's occupancy of its own buildings		13,984.60
Total gross interest and rents		$ 110,688.05
From all other sources:		
Refund from Catholic university committee	$ 25,000.00	
Relief fund—cash transferred to general fund	3,832.79	
Profit in sale of N. Y., Phila. & Norfolk bonds	318.75	
Refund insurance department, Maryland	29.00	
Refund state and district deputies	15.50	
Organization	171.00	
Income from advertising (official publication)	3,829.92	
Total from all other sources		$ 33,196.96

Disbursements

Death claims		$ 515,191.67
Other benefits:		
Assessments refunded members		565.55
Per capita refunded members		2.50
Total benefits paid		$ 515,759.72
Salaries of officers and trustees		12,124.88
Other compensation of officers and trustees		1,370.00
Salaries and other compensation of committees (national auditors)		903.50
Salaries of office employes		21,617.52
Other compensation of office employes		16.30
Salaries and fees paid to supreme medical examiners		5,322.50
Traveling and other expenses of officers, trustees and committees		8,676.64

Insurance department fees			1,157.53
Rent, including $3,000.00 for association's occupancy of its own buildings			3,000.00
Advertising, printing and stationery			3,866.45
Postage, express, telegraph and telephone			6,204.45
Lodge supplies			7,314.05
Official publication			35,256.53
Expense of supreme lodge meeting			27,326.30
Legal expense in litigating claims, $4,384.50; other legal expenses, $543.17			4,927.67
Furniture and fixtures			682.53
Taxes, repairs and other expenses on real estate (taxes, $2,153.50; maintenance building, $5,211.10)			7,364.60
Loss on sale or maturity of ledger assets, viz.:			
Reduction of 5 per cent of premium included in cost of bonds	$ 3,315.89		
Balance of premium on redeemed Elmira city bonds	35.00		
Accrued interest included with cost of bonds	4,029.36		7,380.25
All other disbursements:			
National secretary, office expense	$ 235.66		
National treasurer, office expense, including clerk hire	819.74		
National physician, office expense including clerk hire	1,021.95		
Organization	11,075.25		
State, territorial and district deputies	13,935.12		
Bonding subordinate council officers	1,313.73		
Bonding national officers	22.50		
Insurance	66.00		
General expense, sundries	783.88		
Actuary's retaining fees	672.00		
Historian's office expense	6.00		
Loan to Catholic university committee	25,000.00		
Petty cash in office disposed of	250.00	55,201.83	
Total disbursements			725,473.25
Balance			$ 2,945,471.48

Ledger Assets

Book value of real estate, unincumbered	$ 191,642.24	
Mortgage loans on real estate, first liens	380,000.00	
Book value of bonds (excluding interest)	2,113,698.78	
Deposited in trust companies and banks on interest	231,292.25	
Deposited in banks (not on interest)	23,838.21	
Other ledger assets, viz.:		
Special deposit insurance department Quebec	5,000.00	
Total ledger assets		$ 2,945,471.48

Non-Ledger Assets

Interest accrued on mortgages	$ 4,513.34	
Interest accrued on bonds	24,034.89	
Rents due, $1,015.26, and accrued, $531.87	1,547.13	
Total interest and rents due and accrued		30,095.36

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		31,977.63
All other assets:		
Per capita fees and supplies due from subordinate councils	$ 3,580.63	
Furniture and fixtures	8,718.02	
Supplies	5,850.00	
Total		18,148.65
Gross assets		$ 3,025,693.12

Deduct Assets Not Admitted

Book value of real estate over market value	$ 45,542.24	
Book value of bonds and stocks over market value	81,911.08	
Total		127,453.32
Total admitted assets		$ 2,898,239.80

Liabilities

Death claims due and unpaid	$ 11,583.33	
Death claims adjusted, not yet due	25,000.00	
Death claims resisted	19,000.00	
Death claims reported not yet adjusted	7,000.00	
Total death claims		$ 62,583.33
Total unpaid claims		$ 62,583.33
Salaries, rents, expenses, commissions, etc., due or accrued		4,164.00
Taxes due or accrued		2,556.75
Total liabilities		$ 69,304.08

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 50,000.00	$ 2,506,838.41
Assessments and premiums	808,791.93	
Interest and rents	1,577.24	108,449.29
From all other sources		318.75
Totals	$ 860,369.17	$ 2,615,606.45
Increase by transfers		283,064.29
Balance	$ 860,369.17	$ 2,898,670.74
Decrease by transfers	294,611.95	
Balance after transfers	$ 565,757.22	$ 2,898,670.74
Disbursements during the year	515,757.22	11,963.77
Balance on hand December 31, 1909	$ 50,000.00	$ 2,886,706.97

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 35,036.71	$ 2,591,875.12
Assessments and premiums		808,791.93
Dues and per capita tax	110,512.67	110,512.67
Medical examiners' fees	5,545.71	5,545.71
Interest and rents	661.52	110,688.05
Sale of lodge supplies	10,334.29	10,334.29
From all other sources	32,878.21	33,196.96
Totals	$ 194,969.11	$ 3,670,944.73
Increase by transfers	11,547.66	294,611.95
Balance	$ 206,516.77	$ 3,376,332.78
Decrease by transfers		294,611.95
Balance after transfers	$ 206,516.77	$ 3,670,944.73
Disbursements during the year	197,752.26	725,473.25
Balance on hand December 31, 1909	$ 8,764.51	$ 2,945,471.48

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	69,009	$71,391,000.00	1,487	$ 1,566,000.00
Benefit certificates written during the year	8,356	8,973,000.00	244	263,000.00
Totals	77,365	$80,364,000.00	1,731	$ 1,829,000.00
Deduct terminated or decreased during the year	2,856	2,912,000.00	112	115,000.00
Total benefit certificates in force December 31, 1909	74,509	$77,452,000.00	1,619	$ 1,714,000.00
Benefit certificates terminated by death during the year	477	497,000.00	8	9,000.00
Benefit certificates terminated by lapse during the year	2,379	2,415,000.00	104	106,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	82	$ 83,250.00		
Claims (face value) incurred during the year	477	497,000.00	8	$ 9,000.00
Totals	559	$ 580,250.00	8	$ 9,000.00
Claims paid during the year	496	515,191.67	8	8,666.67
Balance	63	$ 65,058.33		$ 333.33
Saved by compromising or scaling down claims during the year	2	1,475.00		
Claims rejected during the year	1	$ 1,000.00		
Claims unpaid December 31, 1909	60	62,583.33		$ 333.33

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—1,400.

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—Annually by representatives elected by the state councils to the national council.

What is the basis of said representation?

Answer—One to each 2,000 and 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, 1909.

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

Answer—184.

How many of same were delegates of subordinate branches?

Answer—172.

When and by whom are the officers and directors elected?

Answer—By representatives to the national council, officers biennially and directors triennially.

What are the qualifications for membership?

Answer—Good health and practical Catholicity.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 55.

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

Answer—$1,000 and $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, heir and blood relatives.

How are the expenses of the governing body defrayed?

Answer—By per capita tax levied semi-annually on the entire membership.

Are assessments graded on any table of mortality?

Answer—Actuary table.

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

Answer—Step rate plan, rate increases every five years.

Have the liabilities of the association under its certificates in force for 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 as of December 31, 1907, made by S. H. Wolfe; valuation as of December 31, 1909, to be made by David Parks Fackler.

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

Answer—An assessment levied first day of every month unless otherwise directed by board of directors.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

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

Answer—No.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $85,571.31; expense, $56,663.49.

How many assessments were collected during the year?

Answer—Mortuary, 11; expense, 2.

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

Answer—By transfer from the death benefit fund moneys exceeding $25,000 not required for the payment of death benefits.

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

Answer—August, 1909.

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

Answer—Yes.

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

Answer—Connecticut, 72; New York, 216; Illinois, 116; Ohio, 67; Indiana, 41; Michigan, 36; Wisconsin, 29; Massachusetts, 130; Maine, 19; New Hampshire, 9; Rhode Island, 20; Vermont, 11; Delaware, 1; District Columbia, 5; New Jersey, 54; Pennsylvania, 107; Iowa, 33; Kansas, 46; Minnesota, 18; Missouri, 51; California, 29; Colorado, 15; Oklahoma, 13; Montana, 8; Oregon, 5; Nebraska, 16; New Mexico, 4; North Carolina, 3; South Carolina, 2; Texas, 22; Utah, 4; Washington, 11; Alabama, 3; Arizona, 6; Arkansas, 3; Florida, 6; Georgia, 5; Ontario, 1; Mississippi, 6; Panama, 1; Cuba, 1; Idaho, 8; Kentucky, 17; Louisiana, 22; Maryland, 12; Nevada, 4; North Dakota, 3; South Dakota, 6; Tennessee, 5; Virgina, 9; West Virginia, 14; Wyoming, 3; Quebec, 16; Mexico, 1; Philippine Island, 1; Alberta, 2; British Columbia, 4; Montana, 2; N. B., 3; N. S., 3; P. E. I., 1; Saskatchewan, 1.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $6,666,654.09.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $4,290,297.62.

Is any compensation allowed or paid to any person from admission fees or

otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KNIGHTS OF FATHER MATHEW,

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

Incorporated July 18, 1881. Commenced business July 18, 1881.

Home office, 1803 Locust St., St. Louis, Mo.

President, JEREMIAH SHEEHAN. Vice-President, THOS. F. CORRIGAN.
Secretary, JOSEPH M. MCCORMACK. Treasurer, DR. JAMES P. GEEKIE.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 24,039.20

Income

Mortuary:			
First year's assessments and premiums	$ 505.97		
Subsequent years' assessments and premiums	74,256.16		
Total received from members		$ 74,762.13	
Interest and rents		70.76	
Reserve:			
First year's assessments and premiums	$ 26.63		
Subsequent years' assessments and premiums	3,908.22		
Total received from members		3,934.85	
Interest and rents		65.75	
Expense:			
Dues and per capita tax	$ 5,765.05		
Medical examiners' fees	45.25		
Total received from members		5,810.30	
Sale of lodge supplies		300.80	
From all other sources		15.20	
Bonds:			
Interest and rents		820.00	
Total income			85,779.79
Amount carried forward			$ 109,818.99

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	820.00
Interest from all other sources		136.51
Total gross interest and rents	$	956.51
Total from all other sources	$	15.20
Gross amount of medical examiners' fees	$	45.25

Disbursements

Death claims		$	79,100.00
Total benefits paid		$	79,100.00
Salaries of officers and trustees			2,310.00
Salaries of office employes			900.00
Salaries and fees paid to supreme medical examiners			54.50
Traveling and other expenses of officers, trustees and committees			339.00
Insurance department fees			224.45
Rent			360.00
Advertising, printing and stationery			622.25
Postage, express, telegraph and telephone			220.81
Lodge supplies			62.88
All other disbursements:			
Miscellaneous expense	$ 184.72		
St. Louis officers' association per capita	65.75		
C. T. A. U. of America per capita	357.91		
Notary fees	5.50		
Expert examination of books	48.00		
Missouri Fraternal Congress	10.00		
Premiums supreme officers' bonds	87.50		
Interest on $6,000.00 loan	161.91		
Premium and accrued interest on bonds bought	44.06	965.35	
Total disbursements			85,159.24
Balance			$ 24,659.75

Ledger Assets

Loans secured by pledge of bonds, stocks or other collateral	$ 6,000.00	
Book value of bonds (excluding interest)	16,000.00	
Deposited in trust companies and banks on interest	8,659.75	
Total ledger assets		$ 30,659.75

Non-Ledger Assets

Interest due, $430.00, and accrued, $22.08, on bonds	$ 452.08	
Total interest and rents due and accrued		452.08
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		15,000.00
Gross assets		$ 46,111.83

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	140.00
Total admitted assets	$ 45,971.83

Liabilities

Death claims adjusted, not yet due	$ 19,100.00	
Death claims reported not yet adjusted	4,000.00	
Total death claims		$ 23,100.00
Total unpaid claims		$ 23,100.00
Salaries, rents, expenses, commissions., etc., due or accrued		90.00
Borrowed money, $6,000.00; interest due or accrued on same, $25.83		6,025.83
Total liabilities		$ 29,215.83

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,441.44	$ 22,597.76
First years' assessments and premiums	532.60	
Subsequent years' assessments and premiums	78,164.38	
Interest and rents		885.75
Totals	$ 80,138.42	$ 23,483.51
Increase by transfers	6,000.00	4,054.45
Balance	$ 86,138.42	$ 27,537.96
Decrease by transfers	4,054.45	6,000.00
Balance after transfers	$ 82,083.97	$ 21,537.96
Disbursements during the year	79,100.00	44.06
Balance on hand December 31, 1909	$ 2,983.97	$ 21,493.90

Classification	Expense	Totals
Balance on hand December 31, 1908		$ 24,039.20
First year's assessments and premiums		532.60
Subsequent years' assessments and premiums		78,164.38
Dues and per capita tax	5,765.05	5,765.05
Medical examiners' fees	45.25	45.25
Interest and rents	70.76	956.51
Sale of lodge supplies	300.80	300.80
From all other sources	15.20	15.20
Totals	$ 6,197.06	$ 109,818.99
Disbursements during the year	6,015.18	$ 85,159.24
Balance on hand December 31, 1909	$ 181.88	$ 24,659.75

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	5,047	$ 4,792,700.00	30	$ 28,000.00
Benefit certificates written during the year	138	73,500.00		
Benefit certificates increased during the year		8,950.00		
Totals	5,185	$ 4,875,150.00	30	$ 28,000.00
Deduct terminated or decreased during the year	1,494	1,106,250.00	20	17,500.00
Total benefit certificates in force December 31, 1909	3,691	$ 3,768,900.00	10	$ 10,500.00
Benefit certificates terminated by death during the year	58	86,200.00		
Benefit certificates terminated by lapse during the year	1,392	940,300.00	15	14,750.00
Benefit certificates terminated by change to social membership	44	39,000.00	5	2,750.00
Benefit certificates decreased during the year	39	40,750.00		

Exhibit of Death Claims

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	8	$ 16,000.00
Claims (face value) incurred during the year	58	86,200.00
Totals	66	$ 102,200.00
Claims paid during the year	52	79,100.00
Balance	14	$ 23,100.00
Claims unpaid December 31, 1909	14	$ 23,100.00

General Interrogatories

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

Answer—Yes.

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

Answer—Fifty-three.

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

Answer—Semi-monthly.

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

Answer—By delegates.

What is the basis of said representation?

Answer—One delegate for the first 25 or less and one for each additional 50.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—October 12 and 13, 1908.

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

Answer—108.

How many of same were delegates of subordinate branches?

Answer—100.

When and by whom are the officers and directors elected?

Answer—By delegates to supreme council.

What are the qualifications for membership?

Answer—Must be of Catholic religion and a total abstainer.

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

Answer—No.

What are the limiting ages for admission?

Answer—12 to 50 years.

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

Answer—$250 to $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, heirs and dependents.

How are the expenses of the governing body defrayed?

Answer—By sale of supplies, per capita received from members. If necessary, percentage of mortuary not to exceed 15 per cent may be used.

Are assessments graded on any table of mortality?

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

Answer—Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—Assessments not limited; such number as are necessary to pay claims are called.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No; it may be, if necessary.

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

Answer—No.

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

If so, how is the amount guaraneed?

Answer—By calling assessments necessary.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $3,800; emergency or reserve, $200.

How many assessments were collected during the year?

Answer—Mortuary, 20.

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

Answer—Five per cent of the gross amount received on each assessment—only in emergency.

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

Answer—No.

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

Answer—Yes.

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

Answer—Missouri, 40; Illinois, 7; Kansas, 5; Iowa, 1.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $964,472.84.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $933,949.45.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Except six $1,000 bonds put up as collateral on loan of $6,000.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KNIGHTS AND LADIES OF HONOR,

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

Incorporated April, 1878. Commenced business September, 1877.

Home office, 429 N. Penn. St., Indianapolis, Ind.
President, GEO. D. TAIT. Vice-President, H. G. DILLENBURG.
Secretary, L. B. WATTS. Treasurer, GEO. A. BYRD.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 503,637.46

Income

Mortuary:			
First year's assessments	$ 37,517.23		
Other years' assessments	1,317,898.45		
Total received from members		$ 1,355,415.68	
Expense:			
Membership fees	$ 194.00		
Per capita tax	24,536.82		
All other assessments	154,583.89		
Total received from members		179,314.71	
Interest and rents		19,691.88	
Lodge supplies		1,528.65	
Other sources		2,359.35	
Old Age:			
Assessments	$ 42,752.25		
Total received from members		42,752.25	
Total income			1,601,062.52
Amount carried forward			$ 2,104,699.98

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	12,986.67
Interest from all other sources		3,321.71
Gross rent from association's property, including $2,500.00 for association's occupancy of its own buildings		3,383.50
Total gross interest and rents	$	19,691.88

From all other sources:		
Premiums on surety bonds	$	1,217.46
Advertising official journal		880.29
Fines from lodges		174.00
Postage stamps sold		16.89
Attorney fees refunded		50.00
Expenses refunded		20.71
Total from all other sources	$	2,359.35

Disbursements

Death claims		$ 1,424,544.84	
Old age benefits		13,900.00	
Total benefits paid		$ 1,438,444.84	
Commissions and fees paid to deputies or organizers		13,596.33	
Commissions paid subordinate lodges for procuring new members		7,384.00	
Salaries of deputies and organizers		64,309.64	
Salaries of officers		16,998.31	
Salaries and other compensation of committees		260.00	
Salaries of office employes		15,636.99	
Traveling and other expenses of officers, trustees and committees		2,954.65	
Insurance department fees		278.50	
Rent, including $2,500.00 for association's occupancy of its own buildings		2,500.00	
Advertising		622.09	
Postage		4,605.01	
Lodge supplies		1,608.34	
Official publication		8,592.03	
Expense of supreme lodge meeting		4,988.90	
Legal expense in litigating claims, $1,840.73; other legal expenses $975.38		2,816.11	
Taxes, repairs and other expenses on real estate		2,995.59	
Loss on ledger assets:			
Office furniture and fixtures, decrease in value	$ 325.16		
Charged off book value of bond account consumed premiums	522.97	848.13	
All other disbursements:			
Miscellaneous expenses, field department	$ 4,851.31		
Premiums on surety bonds	1,260.08		
Actuary fees	475.00		
Interest paid on judgment	53.35		
Refunded to members	150.00		
Letterheads and envelopes	654.52		
Postal cards and circulars	122.50		
Miscellaneous stationery and printing	752.32		
Drayage, freight, express, telegrams	340.96		
Blank books for offices	198.75		
Telephone rent	41.00		
Reports of supreme officers to supreme lodge	422.10		
Proceedings of supreme lodge session	463.81		
Donations to employes for Christmas	102.00		
All other expenses	275.80	10,163.50	
Total disbursements			1,599,602.96
Balance			$ 505,097.02

Ledger Assets

Book value of real estate, unincumbered	$ 63,151.13	
Book value of bonds (excluding interest)	295,803.63	
Deposited in trust companies and banks on interest	134,181.25	
Other ledger assets, viz.:		
Deposits to secure appeal bonds, litigated cases	5,700.00	
Office furniture and fixtures	6,261.01	
Total ledger assets		$ 505,097.02

Non-Ledger Assets

Interest due, $1,555.00, and accrued, $2,242.89, on bonds	$ 3,797.89	
Interest due on other assets	290.31	
Total interest and rents due and accrued		4,088.20
Market value of real estate over book value		15,000.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		120,000.00
Gross assets		$ 644,185.22

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	$ 3,433.63	
Other items, viz.:		
Office furniture and fixtures	6,261.01	
Total		9,694.64
Total admitted assets		$ 634,490.58

Liabilities

Death claims due and unpaid	$ 102,816.66	
Death claims adjusted, not yet due	22,900.00	
Death claims resisted	10,299.99	
Death claims reported not yet adjusted	130,535.65	
Total death claims		$ 266,552.30
Total unpaid claims		$ 266,552.30
Salaries, rents, expenses, commissions, etc., due or accrued		244.08
Total liabilities		$ 266,796.38

Exhibit of Funds

Classification	Mortuary	Old Age
Balance on hand December 31, 1908	$ 413,475.93	$ 33,316.48
First year's assessments	37,517.23	
Other years' assessments	1,317,898.45	
All other assessments		42,752.25
Interest and rents	15,264.88	1,043.50
Totals	$ 1,784,156.49	$ 77,112.23
Increase by transfers	1,420.90	
Balance	$ 1,785,577.39	$ 77,112.23
Disbursements during year	$ 1,425,067.81	$ 13,900.00
Balance on hand December 31, 1909	$ 360,509.58	$ 63,212.23

Exhibit of Funds—Continued.

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 56,845.05	$ 503,637.46
Membership fees	194.00	194.00
First year's assessments		37,517.23
Other years' assessments		1,317,898.45
Per capita tax	24,536.82	24,536.82
All other assessments	154,583.89	197,336.14
Interest and rents	3,383.50	19,691.88
Lodge supplies	1,528.65	1,528.65
Other sources	2,359.35	2,359.35
Totals	$ 243,431.26	$ 2,104,699.98
Increase by transfers		1,420.90
Balance	$ 243,431.26	$ 2,106,120.88
Decrease by transfers	1,420.90	1,420.90
Balance after transfers	$ 242,010.36	$ 2,104,699.98
Disbursements during year	160,635.15	1,599,602.96
Balance on hand December 31, 1909	$ 81,375.21	$ 505,097.02

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	88,579	$85,281,750.00	49	$ 53,500.00
Benefit certificates written during the year	10,459	6,959,500.00		
Totals	99,038	$92,241,250.00	49	$ 53,500.00
Deduct terminated or decreased during the year	16,118	12,431,250.00	2	2,000.00
Total benefit certificates in force December 31, 1909	82,920	$79,810,000.00	47	$ 51,500.00
Benefit certificates terminated by death during the year	1,398	1,494,500.00	2	2,000.00
Benefit certificates terminated by lapse during the year	14,720	10,936,750.00		

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	250	$ 262,716.65		
Claims (face value) incurred during the year	1,399	1,439,716.47	2	$ 1,666.67
Totals	1,649	$ 1,702,433.12	2	$ 1,666.67
Claims paid during the year	1,378	1,424,544.84	2	1,666.67
Balance	271	$ 277,888.28		
Saved by compromising or scaling down claims during the year		10,002.65		
Claims rejected during the year	2	$ 1,333.33		
Claims unpaid December 31, 1909	269	266,552.30		

Exhibit of Old Age and Other Claims

Classification	Total Claims	
	No.	Amount
Claims incurred during the year	51	$ 13,900.00
Totals	51	$ 13,900.00
Claims paid during the year	51	$ 13,900.00

General Interrogatories

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

Answer—Yes.

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

Answer—1,303.

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 delegates to grand lodges and grand lodges elect delegates to supreme lodge.

What is the basis of said representation?

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, 1909.

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

Answer—Fifty-seven.

How many of same were delegates of subordinate branches?

Answer—None, but thirty-eight were delegates from grand lodges.

When and by whom are the officers and directors elected?

Answer—Biennially, by members of the supreme lodge.

What are the qualifications for membership?

Answer—Good health and good character.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 55.

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

Answer—$250 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives and dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax and portion of each assessment.

Are assessments graded on any table of mortality?

Answer—Fraternal congress table after January 1, 1910.

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

Answer—At age at entry for all except those admitted prior to January 1, 1900, who pay according to age at that date.

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

Answer—Level premium.

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

Answer—No.

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

Answer—No limit fixed in by-laws. Twelve yearly have been levied since January, 1900.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—No.

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

Answer—Will be after January 1, 1910.

If so, give full particulars.

Answer—Fifty per cent of first year's assessments.

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

Answer—No.

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

Answer—No.

Does the association pay an old age benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Age 70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $108,000; expense, 12,000.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

Answer—The order has no reserve fund, but all surplus is available for death losses.

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

Answer—Yes, September, 1909.

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

Answer—Inclosed.

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

Answer—Alabama, 23; Arkansas, 157, California, 17; Colorado, 3; Connecticut, 1; District of Columbia, 1; Georgia, 5; Illinois, 135; Indiana, 80; Iowa, 3; Kansas, 6; Kentucky, 39; Louisiana, 15; Maryland, 2; Massachusetts, 39; Michigan, 13; Minnesota, 1; Mississippi, 96; Missouri, 135; Nebraska, 1; New Hampshire, 4; New Jersey, 46; New York, 113; Ohio, 54; Oregon, 1; Pennsylvania, 100; Rhode Island, 10; South Carolina, 15; Tennessee, 45; Texas, 129; Vermont, 1; Virginia, 2; West Virginia, 2; Wisconsin, 4; total, 1,303.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $29,120,778.96.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $28,777,454.60.

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

Answer—Yes, for procuring new members in old lodges.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KNIGHTS OF THE MACCABEES OF THE WORLD,

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

Incorporated September 11, 1885, under Chapter 18, Laws of Michigan, 1889. Re-incorporated August 31, 1894; November 7, 1895; August 18, 1899; July 22, 1901; July 26, 1904; under Act 119, Public Acts of Michigan, 1893.

Date of admission into Iowa, July 29, 1886

Commenced business September 1, 1883.

Home office, 1021 Woodward Ave., Detroit, Michigan.

President, D. P. MARKEY. Secretary, L. E. SISLER.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 8,086,313.73

Income.

Mortuary:			
First year's assessments and premiums	$ 57,169.11		
Subsequent years' assessments and premiums	3,919,756.00		
Total received from members		$ 3,976,925.11	
Interest and rents		343,626.33	
Sick and Accident:			
First year's assessments and premiums	$ 14,436.00		
Subsequent years' assessments and premiums	71,431.19		
Total received from members		85,867.19	
Interest and rents		8,286.57	
Expense:			
First year's assessments and premiums	$ 136,585.75		
Subsequent years' assessments and premiums	21,466.98		
Dues and per capita tax	338,696.17		
Total received from members		496,748.90	
Interest and rents		4,111.25	
Sale of lodge supplies		10,926.23	
From all other sources		607.08	

Relief Funds:		
First year's assessments and premiums	$ 1,237.68	
Subsequent years' assessments and premiums	31,352.61	
Total received from members		32,590.29
Interest and rents		2,247.88
Grand total		$ 4,961,936.83
Deduct payments returned to applicants, viz.:		
Mortuary, $3,070.08; sick and accident, $49.40		3,119.48
Total income		4,958,817.35
Amount carried forward		$ 13,045,131.08

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 333,321.77
Interest from all other sources (banks)		17,700.26
Gross rent from association's property, including $4,250.00 for association's occupancy of its own buildings		7,250.00
Total gross interest and rents		$ 358,272.03
From all other sources:		
Sale of lodge supplies		10,926.23
Official publication		607.08
Total from all other sources		$ 11,533.31

Disbursements

Death claims		$ 3,272,679.37
Permanent disability claims		199,630.10
Sick and accident claims		71,097.50
Other benefits:		
Relief fund charges		4,567.41
Total benefits paid		$ 3,547,974.38
Commissions and fees paid to deputies or organizers		150,787.87
Paid to great camp organizations		183,920.36
Salaries of officers and trustees		25,044.00
Salaries of office employes		61,026.58
Salaries and fees paid to supreme medical examiners		10,164.46
Traveling and other expenses of officers, trustees and committees		5,211.68
Insurance department fees		1,339.26
Rent, including $4,250.00 for association's occupancy of its own buildings		5,880.00
Advertising, printing and stationery		14,797.08
Postage, express, telegraph and telephone		13,019.82
Lodge supplies		15,125.10
Official publication		36,043.28
Expense of supreme lodge meeting		532.61
Legal expense in litigating and investigating claims, $7,274.59; other legal expenses, $5,296.51		12,571.10
Furniture and fixtures		2,276.38
Taxes, repairs and other expenses on real estate		2,802.61
All other disbursements:		
Miscellaneous	$ 445.23	
Fuel	888.71	
Light and power	1,049.68	
Fire insurance	304.00	
Water and ice	142.24	
Care of grounds	139.05	
Moving expenses	210.78	
T. H. McPherson & Co., auditing	350.00	
Abb Landis	300.00	
W. B. Joyce & Co., surety bonds	151.80	3,981.49
Total disbursements		4,092,498.06
Balance		$ 8,952,633.02

Ledger Assets

Book value of real estate, unincumbered	$ 125,000.00	
Book value of bonds (excluding interest)	8,373,199.18	
Deposited in trust companies and banks on interest, $396,487.80; cash in association's office, $1,225.00; deposited in banks (not on interest), $2,168.48	399,881.28	
Other ledger assets, viz.:		
Personal debit balance (Thompson deficit)	54,552.56	
Total ledger assets		$ 8,952,633.02

Non-Ledger Assets

Interest due, $9,517.36, and accrued, $144,465.05, on bonds	$ 153,982.41	
Interest due, $387.49, and accrued, $926.75, on other assets (from banks)	1,314.24	
Rents due	250.00	
Total interest and rents due and accrued		155,546.65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)		349,000.00
All other assets:		
Furniture and fixtures		16,438.50
Gross assets		$ 9,473,618.17

Deduct Assets Not Admitted

Other items, viz.:		
Personal debit balance	$ 54,552.56	
Furniture and fixtures	16,438.50	
Total		70,991.06
Total admitted assets		$ 9,402,627.11

Liabilities

Death claims due and unpaid	$ 140,957.35	
Death claims resisted	50,000.00	
Death claims reported not yet adjusted	104,500.00	
Total death claims		$ 295,457.35
Sick and accident claims due and unpaid	$ 1,993.00	
Total sick and accident claims		1,993.00
Total unpaid claims		$ 297,450.35
Salaries, rents, expenses, commissions, etc., due or accrued		28,388.57
Total liabilities		$ 325,838.92

Exhibit of Funds

Classification	Mortuary	Emergency	Relief
Balance on hand December 31, 1908	$ 482,299.36	$ 7,443,925.27	$ 47,608.44
First year's assessments and premiums	57,169.11		1,237.68
Subsequent year's assessments and premiums	3,916,685.92		31,352.61
Interest and rents	343,626.33		2,247.88
Total	$ 4,799,780.72	$ 7,443,925.27	$ 82,446.61
Increase by transfers	64.65	929,273.91	15,000.00
Balance	$ 4,799,845.37	$ 8,373,199.18	$ 97,446.61
Decrease by transfers	905,156.11		15,000.00
Balance after transfers	$ 3,894,689.26	$ 8,373,199.18	$ 82,446.61
Disbursements during 1909	3,479,584.06		4,567.41
Balance on hand December 31, 1909	$ 415,105.20	$ 8,373,199.18	$ 77,879.20

Classification	Sick and Accident	Expense	Total
Balance on hand December 31, 1908	$ 26,780.34	$ 85,700.32	$ 8,086,313.73
First year's assessments and premiums	14,436.00	136,585.75	209,428.54
Subsequent year's assessments and premiums	71,381.79	21,466.98	4,040,887.30
Dues and per capita tax		338,696.17	338,696.17
Interest and rents	8,286.57	4,111.25	358,272.03
Sale of lodge supplies		10,926.23	10,926.23
From other sources (official publication)		607.08	607.08
Totals	$ 120,884.70	$ 598,093.78	$ 13,045,131.08
Increase by transfers	101.00	15,020.90	959,460.46
Balance	$ 120,985.70	$ 613,114.68	$ 14,004,591.54
Decrease by transfers	24,266.90	15,037.45	959,460.46
Balance after transfers	$ 96,718.80	$ 598,077.23	$ 13,045,131.08
Disbursements during 1909	71,097.50	537,249.09	4,092,498.06
Balance on hand December 31, 1909	$ 25,621.30	$ 60,828.14	$ 8,952,633.02

Exhibit of Certificates

Classification	Business in Iowa During Year		Total Business of the Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	272,017	$339,728,244.00	5,243	$ 6,886,825.00
Benefit certificates written during the year	26,451	25,716,000.00	505	522,500.00
Totals	298,468	$365,444,244.00	5,748	$ 7,409,325.00
Deduct terminated or decreased during the year	29,454	30,468,817.86	683	780,325.00
Total benefit certificates in force December 31, 1909	269,014	$334,975,426.14	5,065	$ 6,629,000.00
Benefit certificates terminated by death during the year	2,417	3,248,660.00	43	59,875.00
Benefit certificates terminated by lapse during the year	27,037	27,220,157.86	640	720,450.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	369	$ 454,927.42	3	$ 4,000.00
Claims (face value) incurred during the year	2,417	3,248,660.00	44	60,824.74
Totals	2,776	$ 3,703,587.42	47	$ 64,824.74
Claims paid during the year	2,537	3,272,679.37	43	57,457.50
Balance	239	$ 430,908.05	4	$ 7,367.24
Saved by compromising or scaling down claims during the year		123,450.70		2,367.24
Claims rejected during the year	10	$ 12,000.00		
Claims unpaid December 31, 1909	229	295,457.35	4	$ 5,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	822	$ 858,418.35	16	$ 17,575.00
Claims (face value) incurred during the year	281	440,839.02	1	1,000.00
Totals	1,103	$ 1,299,257.37	17	$ 18,575.00
Claims paid during the year	221	199,630.10	2	2,175.00
Balance	882	$ 1,099,627.27	15	$ 16,400.00
Saved by compromising or scaling down claims during the year		217,112.84		875.00
Claims unpaid December 31, 1909	882	$ 882,514.43	15	$ 15,525.00

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	156	$ 1,463.50	3	$ 60.00
Claims incurred during the year	3,377	71,627.00	23	585.00
Totals	3,533	$ 73,090.50	26	$ 645.00
Claims paid during the year	3,430	71,097.50	24	560.00
Claims unpaid December 31, 1909	103	$ 1,993.00	2	$ 85.00

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—See schedule.

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

Answer—At least twice a month.

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

Answer—Delegates elected at state conventions to the number of 150.

What is the basis of said representation?

Answer—One representative for first 1,000 life benefit members from each jurisdiction, and as many additional 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, 1907.

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

Answer—One hundred.

How many of same were delegates of subordinate branches?

Answer—Seventy-five (increased to 150 in 1907.)

When and by whom are the officers and directors elected?

Answer—At quadrennial review by representatives.

What are the qualifications for membership?

Answer—Physically sound, morally acceptable white males in United States and white males and females in Canada.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50 for beneficial, to 70 for social membership.

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

Answer—$500 to $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives or dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax of 10 cents per member per month.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—National Fraternal Congress tables of mortality at entry.

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

Answer—Level premium.

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

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—National Fraternal Congress tables of mortality, 4 per cent; 12; Abb Landis. (This work is now being done.)

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

Answer—Twelve, and may levy additional assessments. See section 323.

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

Answer—No.

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

Answer—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 per month during the first year of membership. See section 265.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—Accumulated funds and the right to levy additional assessments.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No, except as to some certificates issued years ago.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—Yes; certificates may be made payable in any number of annual installments. (See section 261.)

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $340,000; S. and A., $7,000; expense, $30,000.

How many assessments were collected during the year?

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

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

Answer—Surplus from monthly collections over current losses and is used when necessary to pay mortuary and disability claims.

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

Answer—No.

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

Answer—Yes.

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

Answer—Alabama, 18; Alaska, 1; Alberta, 2; Arizona, 9; Arkansas, 93; British Columbia, 4; California, 88; Colorado, 39; Connecticut, 40; Delaware, 8; District of Columbia, 10; Georgia, 20; Idaho, 13; Illinois, 229; Indiana, 184; Iowa, 92; Kansas, 78; Kentucky, 140; Louisiana, 48; Maine, 116; Manitoba, 34; Maryland, 31; Michigan, 90; Minnesota, 106; Mississippi, 28; Missouri, 182; Montana, 29; Nebraska, 61; Nevada, 3; New Hampshire, 28; New Jersey, 44; New Mexico, 4; New York, 864; North Carolina, 13; North Dakota, 48; Nova Scotia, 21; Ohio, 516; Oklahoma, 26; Ontario, 313; Oregon, 78; Pennsylvania, 439; Quebec, 21; Rhode Island, 19; Saskatchewan, 2; South Dakota, 56; Tennessee, 76; Texas, 189; Utah, 14; Vermont, 10; Virginia, 38; Washington, 78; West Virginia, 60; Wisconsin, 152; Wyoming, 7.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $43,230,251.44.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $35,906,722.16; disability claims, $1,951,459.61.

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

Answer—Admission fees when collected, belong to subordinate bodies.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

KNIGHTS OF THE MODERN MACCABEES,

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

Incorporated June 11, 1881. Commenced business June 11, 1881.

Home office, Huron Ave., Port Huron, Mich.

President, GEORGE S. LOVELACE. Secretary, A. M. SLAY.

Treasurer, R. J. WHALEY.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 513,908.84

Income

Mortuary:		
All assessments	$ 1,406,012.89	
Total received from members		$ 1,406,012.89
Reserve:		
Interest and rents		1,869.19
Sick and Accident:		
All assessments	$ 7,856.92	
Total received from members		7,856.92
Expense:		
Membership fees actually received	$ 9,285.25	
Per capita tax	133,098.44	
Total received from members		142,383.69
Interest and rents		12,610.56
Sale of lodge supplies		4,896.94
From all other sources		38,224.31
Grand total		$ 1,613,854.50

Deduct payments returned to applicants, viz.:		
Mortuary	236.60	
Total income		1,613,617.90
Amount carried forward		$ 2,127,526.74

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	1,869.19
Interest from all other sources		9,314.56
Gross rent from association's property, including $2,000.00 for association's occupancy of its own buildings		3,296.00
Total gross interest and rents	$	14,479.75
From all other sources:		
Official publication		724.31
Transferred from office fund		2,500.00
Borrowed		35,000.00
Total from all other sources	$	38,224.31
Gross amount of membership fees paid by applicants	$	9,285.25

Disbursements

Death claims		$	1,210,044.89
Permanent disability claims			61,050.00
Sick and accident claims			2,242.00
Old age benefits			83,126.95
Total benefits paid		$	1,356,463.84
Expenses paid to deputies or organizers			19,266.95
Salaries and commissions of deputies and organizers			56,988.62
Salaries of officers and trustees			18,499.97
Salaries of office employes			23,325.69
Traveling and other expenses of officers, trustees and committees			3,173.85
Insurance department fees			636.75
Rent, including $2,000.00 for association's occupancy of its own buildings			2,140.00
Advertising, printing and stationery			3,710.45
Postage, express, telegraph and telephone			5,855.56
Lodge supplies, $4,942.56; office supplies, $1,503.64			6,446.20
Official publication			12,842.40
Legal expense in litigating claims, $817.41; other legal expenses, $574.06			1,391.47
Furniture and fixtures			511.48
Taxes, repairs and other expenses on real estate			922.58
All other disbursements:			
Prizes to tents	$ 470.65		
Public meetings, installations, etc.	2,590.62		
Light and heat	669.98		
Bond interest	478.39		
Bond premiums	162.67		
Borrowed money repaid	25,000.00		
National Fraternal Congress fees	242.50		
Interest on notes	466.66		
Medical examination fees	163.84		
Services of actuary	185.00		
Miscellaneous	107.09	30,537.40	
Total disbursements			1,542,713.21
Balance		$	584,813.53

Ledger Assets

Book value of real estate, unincumbered	$ 84,561.03	
Book value of bonds (excluding interest)	41,055.10	
Deposited in banks on interest	454,197.40	
Other ledger assets, viz.:		
Deposited in court as securities	5,000.00	
Total ledger assets		$ 584,813.53

Non-Ledger Assets

Interest accrued on bonds	$ 550.00	
Rents accrued	108.00	
Total interest and rents due and accrued		658.00
Market value of bonds over book value		504.90
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,388.32
Gross assets		$ 590,364.75
Total admitted assets		$ 590,364.75

Liabilities

Death claims resisted	$ 8,000.00	
Death claims reported not yet adjusted	95,411.20	
Total death claims		$ 103,411.20
Salaries, rents, expenses, commissions, etc., due or accrued		7,239.35
Borrowed money		20,000.00
Total liabilities		$ 130,650.55

Exhibit of Funds

Classification	Mortuary	Reserve Emergency
Balance on hand December 31, 1908	$ 392,971.43	$ 25,289.92
All assessments	1,405,776.29	
Interest and rents		1,869.19
Totals	$ 1,798,747.72	$ 27,159.11
Increase by transfers		18,024.46
Balance	$ 1,798,747.72	$ 45,183.57
Decrease by transfers	153,024.46	
Balance after transfers	$ 1,645,723.26	$ 45,183.57
Disbursements during the year	1,210,044.89	641.06
Balance on hand December 31, 1909	$ 435,678.37	$ 44,542.51

Exhibit of Funds—Continued.

Classification	Old Age and Permanent Disability	Building
Balance on hand December 31, 1908	$ 1,992.52	$ 84,561.03
Interest and rents	9,314.56	
Totals	$ 11,307.08	$ 84,561.03
Increase by transfers	135,000.00	
Balance	$ 146,307.08	$ 84,561.03
Decrease by transfers		
Balance after transfers	$ 146,307.08	$ 84,561.03
Disbursements during the year	144,176.95	
Balance on hand December 31, 1909	$ 2,130.13	$ 84,561.03

Classification	Sick and Accident	Expense	Totals
Balance on hand December 31, 1908	$ 1,949.64	$ 7,144.30	$ 513,908.84
Membership fees received		9,285.25	9,285.25
Per Capita tax		133,098.44	133,098.44
All assessments	7,856.92		1,413,633.21
Interest and rents		3,296.00	14,479.75
Sale of lodge supplies		4,896.94	4,896.94
From all other sources		38,224.31	38,224.31
Totals	$ 9,806.56	$ 195,945.24	$ 2,127,526.74
Increase by transfers			153,024.46
Balance	$ 9,806.56	$ 195,945.24	$ 2,280,551.20
Decrease by transfers			153,024.46
Balance after transfers	$ 9,806.56	$ 195,945.24	$ 2,127,526.74
Disbursements during the year	2,242.00	185,608.31	1,542,713.21
Balance on hand December 31, 1909	$ 7,564.56	$ 10,336.93	$ 584,813.53

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	107,737	$132,999,000.00	50	$ 50,500.00
Benefit certificates written during the year	8,143	8,093,750.00		
Totals	115,880	$141,092,750.00	50	$ 50,500.00
Deduct terminated or decreased during the year	8,997	9,576,500.00	4	2,500.00
Total benefit certificates in force December 31, 1909	106,883	$131,516,250.00	46	$ 48,000.00
Benefit certificates terminated by death during the year	943	1,244,500.00		
Benefit certificates terminated by lapse during the year	8,054	8,298,000.00	4	2,500.00
Benefit certificates decreased during the year		34,000.00		

Exhibit of Death Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	93	$ 120,882.75
Claims (face value) incurred during the year	945	1,209,134.41
Totals	1,038	$ 1,330,017.16
Claims paid during the year	946	1,211,866.44
Balance	92	$ 118,150.72
Saved by compromising or scaling down claims during the year or dropped	-------	14,739.52
Claims unpaid December 31, 1909	86	$ 103,411.20

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims on list December 31, 1908, as per last statement	519	$ 475,425.00
Claims (face value) incurred during the year	146	199,000.00
Totals	665	$ 674,425.00
Claims paid during the year	101	165,575.00
Balance	564	$ 508,850.00
Held till death	-------	156,950.00
Claims on list December 31, 1909	564	$ 351,900.00

Exhibit of Sick and Accident Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	-------	-------
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

Classification	Total Claims	
	No.	Amount
Claims on list December 81, 1908, as per last statement	390	$ 357,431.06
Claims incurred during the year	126	185,507.14
Totals	516	$ 542,938.20
Claims paid during the year	80	124,242.84
Balance	436	$ 418,695.36
Held till death	-------	120,888.31
Claims on list December 31, 1909	436	$ 297,807.05

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—1,294.

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

Answer—At least once each month.

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

Answer—By representatives elected by subordinate divisions known as county or district camps.

What is the basis of said representation?

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

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—June 12, 1908.

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

Answer—385.

How many of same were delegates of subordinate branches?

Answer—367.

When and by whom are the officers and directors elected?

Answer—At the biennial review of the great camp by the representatives of subordinate bodies.

What are the qualifications for membership?

Answer—White males; sound bodily health and good moral character.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 51 years.

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

Answer—$250 to $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, children, dependent, mother, father, stepmother, stepfather, sisters and brothers.

How are the expenses of the governing body defrayed?

Answer—From the receipt for per capita tax, certificate fees, sale of supconstituting the general fund of the order.

Are assessments graded on any table of mortality?

Answer—Yes, for members admitted on the term or whole life plan—class 2.

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

Answer—National Fraternal Congress table ratings levied on age at entry.

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

Answer—Assessments are levied on age at entry, and remain unchanged during life or period of continuous good standing. Members re-examined after ninety days of suspension take rate at attained age.

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

Answer—Yes, as of December 31, 1908.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—Class No. 2; standards of mortality; National Fraternal Congress table; interest, 4 per cent. Valuation made by Abb Landis.

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

Answer—On the old rate known as current cost plan, members' assessments are levied as required to pay claims. Members in the term or whole life plan of Class 2 pay assessments for ratings monthly.

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

Answer—Yes; through official journal.

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

Answer—Notices of assessments are given through the official journal; published monthly and mailed to the last known address of each member.

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

Answer—No.

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

Answer—No.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $141,386.98 average.

How many assessments were collected during the year?

Answer—Mortuary, 10.

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

Answer—The contributions of Class 2, over and above the yearly mortality cost as determined by the National Fraternal Congress mortality table, is not to be used for the payment of current losses incurred in Class 1, but shall be set aside annually, or oftener if required by the executive committee, into an emergency fund for the purpose of maintaining the rates of members in Class 2 level and uniform. The money in such emergency fund shall be invested in such securities as may be authorized by the executive committee and not in conflict with the laws of the state, and shall be drawn upon whenever necessary to meet the increasing mortality cost of members in Class 2.

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

Answer—No.

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

Answer—Yes.

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

Answer—Michigan, 900; Alabama, 7; California, 4; Colorado, 2; Connecticut, 5; District Columbia, 3; Florida, 11; Georgia, 2; Illinois, 73; Indiana, 21; Iowa, 4; Kansas, 4; Kentucky, 23; Minnesota, 13; Missouri, 5; Montana, 4; Nebraska, 3; New Jersey, 6; New York, 9; Oklahoma, 21; Ohio, 51; Oregon, 2; Pennsylvania, 14; Texas, 62; Virginia, 7; Washington, 12; West Virginia, 26; total, 1,294.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $15,815,622.35.

Losses and claims paid from organization of association, viz.:

Answer—Death claims and S. and A., $14,324,800.79; disability claims, $1,029,047.98.

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

Answer—Yes.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

LADIES OF THE MACCABEES OF THE WORLD,

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

Incorporated April 6, 1897. Commenced business October 1, 1892.

Home office, Maccabee Temple, Port Huron, Michigan.

President, MRS. LILLIAN M. HOLLISTER. Vice-President, MRS. EVA L. MCNETT.
Secretary, MISS BINA M. WEST. Treasurer, MRS. NELLIE C. V. HEPPERT.
Actuary, MR. MILES M. DAWSON, F. I. A.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 3,514,968.15

Income

Mortuary:			
First year's assessments and premiums	$ 27,250.00		
Subsequent years' assessments and premiums	774,917.06		
Total received from members		$ 802,167.06	
Interest and rents		2,659.00	
Reserve:			
First year's assessments and premiums	$ 13,693.76		
Subsequent years' assessments and premiums	505,931.64		
Total received from members		519,625.40	
Interest and rents		145,711.40	
Expense:			
Membership fees actually received	$ 10,454.00		
First year's assessments and premiums	46,398.34		
Subsequent years' assessments and premiums	7,128.94		
Dues and per capita tax	168,259.99		
Medical examiner's fees	3,290.05		
Total received from members		235,531.32	
Interest and rents		5,711.56	
From all other sources		13,691.82	
Grand total		$ 1,725,097.56	
Deduct payments returned to applicants, viz.:			
Mortuary, $1,651.15; expense, $874.51		2,525.66	
Total income			1,722,571.90
Amount carried forward			$ 5,237,540.05

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	146,390.24
Interest from all other sources		4,962.22
Gross rent from association's property		2,729.50
Total gross interest and rents	$	154,081.96
From all other sources:		
Bonds subordinate hive officers		1,034.69
Subscriptions to The Ladies Review—H. & H. fund		4,440.43
Relief fund		7,628.80
Official publication		587.90
Total from all other sources	$	13,691.82
Gross amount of membership fees required or represented by applications	$	11,803.00
Gross amount of medical examiners' fees		3,290.05

Disbursements

Death claims	$	779,123.73	
Permanent disability claims		15,924.79	
Total benefits paid	$	795,048.52	
Commissions and fees paid to deputies or organizers (transferred to great hives)		32,095.77	
Salaries of deputies and organizers		89,393.93	
Salaries of officers and trustees		14,875.00	
Salaries of office employes		35,687.58	
Traveling and other expenses of officers, trustees and committees		4,587.39	
Insurance department fees		1,086.45	
Rent		3,600.00	
Advertising, printing and stationery		14,399.55	
Postage, express, telegraph and telephone		9,057.28	
Lodge supplies		5,049.99	
Official publication		23,396.33	
Legal expense in litigating claims, $26,566.66; other legal expenses, $963.30		27,529.96	
Furniture and fixtures		1,759.63	
Taxes, repairs and other expenses on real estate		999.90	
All other disbursements:			
Janitor	$ 988.66		
Light	390.10		
Fire insurance	227.15		
Class work	5,086.81		
Cash prizes	6,715.00		
District medical examiners' expenses	9,984.54		
Miscellaneous	3,460.43	26,852.69	
Total disbursements			1,085,419.07
Balance			$ 4,152,120.08

Ledger Assets

Book value of real estate, unincumbered	$	60,000.00
Book value of bonds (excluding interest)		3,906,048.75
Deposited in trust companies and banks on interest		174,047.04
Cash in association's office		12,024.29
Total ledger assets		$ 4,152,120.08

Non-Ledger Assets

Interest accrued on bonds	$ 38,753.57	
Interest due on other assets	1,880.12	
Rents due, $95.00, and accrued, $62.50	157.50	
Total interest and rents due and accrued		40,791.19
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		106,000.00
All other assets:		
Per capita tax on benefit members now in hands of record keepers	$ 12,500.00	
Per capita tax on social members now in hands of record keepers	5,500.00	
Furniture, fixtures and safes	11,454.61	
Supplies, printed matter and stationery	11,906.10	
Total		41,360.71
Gross assets		$ 4,340,271.98

Deduct Assets Not Admitted

Furniture, fixtures and safes	$ 11,454.61	
Supplies, printed matter and stationery	11,906.10	
Total		23,360.71
Total admitted assets		$ 4,316,911.27

Liabilities

Death claims resisted	$ 4,000.00	
Death claims reported not yet adjusted	69,058.34	
Present value of deferred death and disability claims payable in installments (disability claims 83, payable 1-10 annually)	27,589.27	
Total death claims		$ 100,647.61
Total unpaid claims		$ 100,647.61
Salaries, rents, expenses, commissions, etc., due or accrued		27,854.67
Legal expenses on claims, $1,490.55; payments to be returned, $30.11		1,520.66
Total liabilities		$ 130,022.94

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 48,276.98	$ 3,367,769.16
First year's assessments and premiums	40,943.76	
Subsequent year's assessments and premiums	1,279,197.55	
Interest and rents	2,659.00	145,711.40
Totals	$ 1,371,077.29	$ 3,513,480.56
Increase by transfers		519,625.40
Balance	$ 1,371,077.29	$ 4,033,105.96
Decrease by transfers	519,625.40	
Balance after transfers	$ 851,451.89	$ 4,033,105.96
Disbursements during year	821,615.18	
Balance on hand December 31, 1909	$ 29,836.71	$ 4,033,105.96

Exhibit of Funds—Continued

Classification	Expenses	Total
Balance on hand December 31, 1908	$ 98,922.01	$ 3,514,968.15
Membership fees received	10,454.00	10,454.00
First year's assessments and premiums	46,398.34	87,342.10
Subsequent year's assessments and premiums	7,128.94	1,286,326.49
Dues and per capita tax	168,259.99	168,259.99
Medical examiner's fees	3,290.05	3,290.05
Interest and rents	5,711.56	154,081.96
From all other sources	12,817.31	12,817.31
Totals	$ 352,982.20	$ 5,237,540.05
Disbursements during year	263,804.79	1,085,419.97
Balance on hand December 31, 1909	$ 89,177.41	$ 4,152,120.08

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	125,934	$97,304,729.36	2,184	$ 1,688,450.00
Benefit certificates written during the year	11,803	8,072,500.00	217	171,500.00
Totals	137,737	$105,377,229.36	2,401	$ 1,859,950.00
Deduct terminated or decreased during the year	8,592	5,733,379.97	180	104,050.00
Total benefit certificates in force December 31, 1909	129,145	$99,643,849.39	2,221	$ 1,755,900.00
Benefit certificates terminated by death during the year	966	792,109.75	14	14,050.00
Benefit certificates terminated by lapse during the year	7,614	4,854,520.22	166	89,000.00
Benefit certificates terminated by expiration during the year	12	7,750.00		
Benefit certificates decreased during the year	122	79,000.00	2	1,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	97	$ 88,071.43	2	$ 1,500.00
Claims (face value) incurred during the year	966	792,109.75	14	14,050.00
Totals	1,063	$ 880,181.18	16	$ 15,550.00
Claims paid during the year	977	779,123.73	14	13,050.00
Balance	86	$ 101,057.45	2	$ 2,500.00
Saved by compromising or scaling down claims during the year		26,249.11		1,000.00
Claims rejected during the year	3	$ 1,750.00		
Claims unpaid December 31, 1909	83	73,058.34	2	$ 1,500.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	89	$ 15,924.79	1	$ 200.00
Totals	89	$ 15,924.79	1	$ 200.00
Claims paid during the year	89	$ 15,924.79	1	$ 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—2,773.

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

Answer—Twice each month, as provided in the laws of the order.

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

Answer—By delegates to the supreme hive review.

What is the basis of said representation?

Answer—The benefit membership on December 31st of the preceding year to be divided by sixty and each one-sixtieth part entitled to one representative. (See sections 8-11 revised laws of 1907.)

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—July, 1907.

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

Answer—Seventy-five.

How many of same were delegates of subordinate branches?

Answer—Sixty.

When and by whom are the officers and directors elected?

Answer—Quadrennially by delegates to the supreme hive review.

What are the qualifications for membership?

Answer—White women of good moral character, between 18 and 55 years of age, physically and mentally qualified, socially acceptable to the hive, not engaged in prohibited occupations, or otherwise prescribed by law, are eligible to benefit membership. Social members are admitted between 16 and 70 years of age. (Section 278-279.)

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 55 for beneficial; 16 to 70 for social.

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

Answer—$250 to $5,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Relatives and dependents, as provided in section 385.

How are the expenses of the governing body defrayed?

Answer—By per capita tax, sale of supplies, charter, certificate and card fees, and expense loading, as provided in sections 16 and 272.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—National Fraternal Congress table. Age at entry.

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

Answer—Level premium.

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

Answer—A valuation is made each year, but the work has not yet been performed for December 31, 1909. L. O. T. M. select and ultimate mortality table. Four per cent interest. Twelve monthly rates per year. Valuation made in the office of the supreme record keeper, according to plans prepared by Mr. Miles M. Dawson, F. I. A.

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

Answer—Twelve regular monthly rates. The right to levy special assessments is also retained.

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

Answer—Yes.

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

Answer—Monthly rates are due under the laws of the order without notice on the first day of each month. A notice, however, in the form of a reminder, calling attention to rate liability is published in the official organ monthly.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—Guaranteed by an adequate rate and the right to levy extra assessments.

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

Answer—No.

If so, give all the facts relating thereto.

Answer—No such agreement.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—On proof of total disability at an age not less than 70 years.

Does the association issue annuity contracts or installment policies?

Answer—Members may, if they desire, direct that benefits shall be paid in annual, semi-annual or quarterly installments.

What is the amount of one full assessment on present membership, viz:

Answer—Mortuary, $117,216.67.

How many assessments were collected during the year?

Answer—Mortuary, 12.

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

Answer—Created by transferring monthly to the emergency fund the surplus above liabilities in the benefit fund. Can be disbursed only if the benefit collections fail to pay the death claims accruing in any year. A sufficient amount to cover the deficiency is in that case to be transferred from the emergency fund to the benefit fund.

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

Answer—No.

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

Answer—Yes.

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

Answer—Ohio, 391; New York, 405; Illinois, 202; Pennsylvania, 259; Indiana, 135; Missouri, 100; Texas, 92; California, 64; Wisconsin, 108; Minnesota, 79; Colorado, 64; Washington, 46; Iowa, 55; Michigan, 77; Connecticut, 34; Nebraska, 47; Oregon, 50; West Virginia, 42; Kansas, 37; Montana, 30; Arkansas, 45; Tennessee, 28; Kentucky, 45; South Dakota, 33; Oklahoma, 35; Idaho, 18; North Dakota, 31; District of Columbia, 11; Virginia, 19; British Columbia, 21; Utah, 12; Georgia, 14; Maryland, 13; New Jersey, 21; Arizona, 14; Wyoming, 14; New Hampshire, 13; Alabama, 12; Nevada, 7; Quebec, 3; North Carolina, 10; Vermont, 5; Rhode Island, 5; New Mexico, 6; Louisiana, 3; Mississippi, 6; Florida, 2; Delaware, 2; Manitoba, 2; Nova Scotia, 1; Alberta, 1; Alaska, 1; South Carolina, 2; New Brunswick, 1; total, 2,773.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $11,903,734.17.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $7,311,969.41; disability claims, $113,905.32.

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

Answer—Prizes are sometimes offered to members for securing new members, and deputies are sometimes employed in resuscitating and building up old hives.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No loans made.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

LADIES OF THE MODERN MACCABEES,

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

Incorporated December 10, 1891. Commenced business May 21, 1890.

Home office, Modern Maccabee Temple, Port Huron, Michigan.

President, MRS. FRANCES E. BURNS. Vice-President, MRS. ANNA O. HOLTHE.
Secretary, MISS EMMA E. BOWER. Treasurer, MRS. SUSIE S. GRAVES.
Actuary, MR. ABE. LANDIS.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 367,709.11

Income

Mortuary:			
First year's assessments and premiums	$ 20,675.69		
Subsequent years' assessments and premiums	708,068.95		
Total received from members		$	728,744.64
Interest and rents			3,088.54
Reserve, Class 2:			
Interest and rents			54.13
Emergency:			
Interest and rents			10,615.52
From all other sources			373.50
Old Age Disability:			
Interest and rents			1,807.06
Upper Peninsula Bed:			
Interest and rents			51.75
From all other sources			125.65
Expense:			
Membership fees actually received	$ 1,524.00		
Dues and per capita tax	79,398.50		
Medical examiners' fees	1,525.00		
Total received from members			82,447.50
Interest and rents			533.73
Sale of lodge supplies			4,017.98
From all other sources			2,776.02
Grand total		$	835,301.02

Deduct payments returned to members, viz.:		
Mortuary	974.69	
Total income		834,326.33
Amount carried forward		$ 1,202,035.44

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$ 10,361.42	
Interest from all other sources (bank interest)	6,454.31	
Total gross interest and rents	$ 16,815.73	
From all other sources:		
Premium on bonds sold	$ 348.50	
Rebate on bonds purchased	25.00	
Contributions to Upper Peninsula bed fund	125.65	
Premiums on schedule bond for subordinate hives	771.31	
Advertising, $447.30; sale of stamps, $234.84	682.14	
Money advanced to and refunded by great hive officers for trips made in interest of order	894.24	
Money transferred special fund of Gt. R. K. returned, $294.00; miscellaneous, $134.33	428.33	
Total from all other sources	$ 3,275.17	
Gross amount of membership fees required or represented by applications	$ 4,792.00	
Gross amount of great medical examiner's fees	1,198.00	

Disbursements

Death claims	$ 420,488.59	
Permanent disability claims	16,850.00	
Old age benefits	82,688.41	
Total benefits paid	$ 520,027.00	
Commissions and fees paid to deputies or organizers	5,524.25	
Salaries of deputies and organizers, $19,802.47; expense, $2,966.72	22,769.19	
Salaries of officers and trustees	7,340.00	
Salaries and other compensation of committees	3,922.75	
Salaries of office employes	16,224.00	
Salaries paid to supreme medical examiners	2,500.00	
Fees paid to subordinate medical examiners	3,626.50	
Traveling and other expenses of officers, trustees and committees	7,010.26	
Insurance department fees	313.40	
Rent	1,446.00	
Advertising, printing and stationery	1,798.60	
Postage, express, telegraph and telephone	6,174.17	
Lodge supplies	5,977.89	
Official publication	6,695.41	
Expense of supreme lodge meeting (balance paid in 1909 for 1908 meeting)	1.25	
Legal expense in litigating claims, $962.66; other legal expenses, $2,346.49	3,309.15	
Furniture and fixtures and great hive supplies	2,072.01	
Taxes (city tax)	23.93	
All other disbursements:		
Premiums and interest on bonds purchased	$ 6,987.08	
Premium on bonds for officers and employes	855.00	
Premiums on schedule bonds for subhives	678.64	
Prize claims	7,144.50	
Office expense	1,353.96	
National Fraternal Congress	185.00	
Expense deputies' school	1,043.70	
Expense state fair, $222.04; National Suffrage association, $100.00	322.04	
Expense public initiation, $148.00; hall rents, schools, etc., $182.25	331.23	
Work on ritualistic, good of the order and law committees	391.25	
Transfer to special fund of Gt. R. K. and later returned	294.00	
Money advanced Sarah J. O'Brien and later returned	150.00	
Christmas gifts to employes, $120.68; actuary services, $212.12	332.80	
Miscellaneous	523.39	20,502.59
Total disbursements		637,348.35
Balance		$ 564,687.09

Ledger Assets

Book value of bonds (excluding interest)	$ 284,548.00	
Deposited in banks on interest	280,139.09	
Total ledger assets		$ 564,687.09

Non-Ledger Assets

Interest accrued on bonds	$ 4,981.15	
Total interest and rents due and accrued		4,981.15
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,154.62
All other assets:		
Special fund in hands of great commander	$ 400.00	
Special funds in hands of great record keeper	2,500.00	
Special fund in hands of great medical examiner	200.00	
Total		3,100.00
Gross assets		$ 576,922.86
Total admitted assets		$ 576,922.86

Liabilities

Death claims due and unpaid	$ 841.66	
Death claims resisted	4,500.00	
Death claims reported not yet adjusted	54,050.00	
Total death claims		$ 59,291.66
Permanent disability claims due and unpaid	$ 275.00	
Total permanent disability claims		275.00
Total unpaid claims		$ 59,566.66
Salaries, rents, expenses, commissions, etc., due or accrued		8,509.32
Total liabilities		$ 68,175.98

Exhibit of Funds

Classification	(Life Benefit) Mortuary	Reserve Class 2
Balance on hand December 31, 1908	$ 61,504.62	$ 1,579.41
First year's assessments and premiums	20,675.69	
Subsequent year's assessments and premiums	707,094.26	
Interest and rents	3,688.51	54.13
Totals	$ 792,963.11	$ 1,633.54
Increase by transfers	1,450.00	6,875.91
Balance	794,413.11	8,509.45
Decrease by transfers	183,018.09	
Balance after transfers	$ 611,395.02	$ 8,509.45
Disbursements during the year	439,975.92	447.80
Balance on hand December 31, 1909	$ 171,419.10	$ 8,061.65

Classification	Emergency	Old Age Disability
Balance on hand December 31, 1908	$ 228,059.44	$ 70,346.24
Interest and rents	10,615.52	1,867.06
From all other sources	373.50	
Totals	$ 239,048.46	$ 72,213.30
Increase by transfers	31,297.90	135,101.06
Balance	$ 270,346.36	$ 207,314.36
Decrease by transfers		46,345.10
Balance after transfers	$ 270,346.36	$ 160,969.26
Disbursements during the year	4,864.61	82,688.41
Balance on hand December 31, 1909	$ 265,481.75	$ 78,280.85

Classification	U. P. Bed	Expenses	Totals
Balance on hand December 31, 1908	$ 3,362.10	$ 2,857.30	$ 367,709.11
Membership fees received		1,524.00	1,524.00
First year's assessments and premiums			20,675.69
Subsequent year's assessments and premiums			707,094.26
Dues and per capita tax		79,398.50	79,398.50
Medical examiners' fees		1,525.00	1,525.00
Interest and rents	51.75	538.73	16,815.73
Sale of lodge supplies		4,017.98	4,017.98
From all other sources	125.65	2,776.02	3,275.17
Totals	$ 3,539.50	$ 92,637.53	$ 1,202,035.44
Increase by transfers	1,000.00	55,389.38	231,114.25
Balance	4,539.50	148,026.91	1,433,149.69
Decrease by transfers		1,751.06	231,114.25
Balance after transfers	$ 4,539.50	$ 146,275.85	$ 1,202,035.44
Disbursements during the year		109,371.61	637,348.35
Balance on hand December 31, 1909	$ 4,539.50	$ 36,904.24	$ 564,687.09

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	71,773	$59,586,575.00	304	$ 202,500.00
Benefit certificates written during the year	4,792	3,070,700.00	111	74,750.00
Benefit certificates increased during the year		3,500.00	3	2,250.00
Totals	76,565	$62,660,775.00	418	$ 279,500.00
Deduct terminated or decreased during the year	5,451	4,112,375.00	71	43,500.00
Total benefit certificates in force December 31, 1909	71,114	$58,548,400.00	347	$ 236,000.00
Benefit certificates terminated by death during the year	517	436,600.00	1	1,000.00
Benefit certificates terminated by lapse during the year and change to social	4,934	3,626,025.00	70	42,000.00
Benefit certificates decreased during the year		49,750.00		500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	62	$ 48,816.66	2	$ 1,500.00
Claims (face value) incurred during the year	517	436,600.00	1	1,000.00
Totals	579	$ 485,416.66	3	$ 2,500.00
Claims paid during the year	507	420,488.59	3	2,250.00
Balance	72	$ 64,928.07		$ 250.00
Saved by compromising or scaling down claims during the year		5,536.41		250.00
Claims unpaid December 31, 1909	72	$ 59,391.66		

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	3	$ 150.00
Claims (face value) incurred during the year	384	18,225.00
Totals	387	$ 18,375.00
Claims paid during the year	355	16,850.00
Balance	32	$ 1,525.00
Transferred to death claims	26	1,250.00
Claims unpaid December 31, 1909	6	$ 275.00

Exhibit of Old Age and Other Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	8	$ 350.00
Claims incurred during the year	264	82,338.41
Totals	272	$ 82,688.41
Claims paid during the year	272	82,688.41

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—1,008.

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

Answer—Once in every month.

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

Answer—By representatives elected by county hives made up of delegates from the several subordinate hives in each county.

What is the basis of said representation?

Answer—One representative for every two hundred members in a county.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—June 10, 11, 12, 1908.

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

Answer—405.

How many of same were delegates of subordinate branches?

Answer—385.

When and by whom are the officers and directors elected?

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

What are the qualifications for membership?

Answer—See section No. 97 Great Hive laws.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—Fifty-year term, 18 and 39 years; sixty-year term whole life and disability benefits, 18 and 49 years.

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

Answer—$250 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—See section No. 121 Great Hive laws.

How are the expenses of the governing body defrayed?

Answer—See section No. 33 Great Hive laws.

Are assessments graded on any table of mortality?

Answer—Yes, National Fraternal Congress table.

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

Answer—Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—An assessment must always be in the hands of the G. F. K. to be known as the life benefit fund and when such fund falls to the amount of one assessment over and above all amounts to be set aside to the emergency fund of Class 1; and the reserve fund of Class 2 and over and above all pending claims against the life benefit fund another assessment must be made unless there have already in that year been ten assessments levied upon the members of Class 1, in which case the deficiency shall be made up from the emergency fund of that class. Members of Class 2 shall pay an assessment without notice or demand every month.

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

Answer—Yes.

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

Answer—Yes.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—For the investigation of death, disability and old age claims and legal expense in litigating same. No stipulated amount.

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 of life benefit protection in Class 2 carried for first twelve months of membership transferred to expense fund (see Sec. No. 33 Great Hive laws).

Does the association promise to pay to the beneficiaries of deceased mem-

bers a definite amount without regard to the amount one assessment may produce?

Answer—No.

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

Answer—No.

If so, give all the facts relating thereto.

Answer—Association does not so allow.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Seventy years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $4,264.72 Class 2; $61,247.90 Class 1.

How many assessments were collected during the year?

Answer—Mortuary, 10 in Class 1; 12 in Class 2.

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

Answer—No.

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

Answer—Yes.

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

Answer—California, 4; Colorado, 5; District of Columbia, 3; Florida, 1; Idaho, 1; Illinois, 47; Indiana, 13; Iowa, 15; Kansas, 1; Kentucky, 2; Michigan, 826; Minnesota, 9; Montana, 3; Nebraska, 1; New Jersey, 2; New York, 1; Ohio, 32; Oregon, 1; Pennsylvania, 6; Texas, 15; Washington, 8; West Virginia, 12.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $5,225,880.21.

Losses and claims paid from organization of Association, viz.:

Answer—Death claims, $4,389,345.22; permanent disability claims, $140,275; old age, $169,460.86.

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

Answer—Yes.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

LOYAL AMERICANS OF THE REPUBLIC,

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

Incorporated November 7, 1896. Commenced business November 7, 1896.

Home Office, I. O. O. F. Building, Springfield, Illinois.

President, E. J. DUNN. Vice-President W. A. HOLMAN.
Secretary, H. D. COWAN. Treasurer, J. W. RAMSEY.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 200,937.43

Income

Mortuary:			
Assessments and premiums	$ 220,712.04		
Total received from members		$ 220,712.04	
Reserve:			
Interest and rents		9,811.68	
From all other sources		62.50	
Expense:			
Membership fees actually received	$ 2,712.25		
Assessments and premiums	109,221.61		
Total received from members		111,933.86	
Sale of lodge supplies		490.64	
From all other sources		203.11	
Social Dues:			
Dues and assessments	$ 348.00		
Total received from members		348.00	
Grand total		$ 343,561.83	
Deduct payments returned to applicants, viz.:			
Mortuary, $421.69; expense, $4.32		426.01	
Total income			343,135.82
Amount carried forward			$ 544,073.25

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	4,371.75
Interest on bonds		5,439.93
Total gross interest and rents	$	9,811.68

From all other sources:		
Premium on securities sold	$	62.50
Bond premium, local secretaries		203.11
Total from all other sources	$	265.61

Disbursements

Death claims	$	177,061.82	
Permanent disability claims		595.00	
Other benefits:			
Broken bones		2,325.00	
Total benefits paid	$	179,981.82	
Commissions and fees paid to deputies or organizers		32,936.36	
Salaries of deputies and organizers		16,535.50	
Salaries of officers		14,887.96	
Other compensation of officers (supreme executive council)		3,240.00	
Salaries and other compensation of committees (supreme auditors)		658.30	
Salaries of office employes		10,693.86	
Salaries paid to supreme medical examiners		2,225.00	
Salaries and fees paid to subordinate medical examiners		2,922.75	
Traveling and other expenses of officers, trustees and committees		7,551.35	
Insurance department fees		437.40	
Rent		1,706.75	
Advertising, printing and stationery		3,380.86	
Postage, express, telegraph and telephone		2,141.96	
Lodge supplies		994.54	
Official publication		2,660.18	
Legal expense		301.75	
Furniture and fixtures		676.23	
Taxes, repairs and other expenses on real estate		8.80	
All other disbursements:			
Investigating and settling claims	$ 599.56		
Premiums on officers' bonds	177.50		
Premium on local secretaries' bonds	208.78		
Insurance on office furniture and fixtures	44.60		
Premium on bond for department of Arkansas	30.00		
Premium on bond for department of South Dakota	50.20		
Subscriptions, periodicals, books, etc.	223.65		
Rate tables and schedules	392.50		
Custodian of securities	57.26		
Freight	53.60		
Incidental expenses supreme office	97.00		
National Fraternal Congress	87.50		
Miscellaneous	82.66	2,104.81	
Total disbursements			286,046.18
Balance			$ 258,027.07

Ledger Assets

Mortgage loans on real estate, first liens	$	91,046.40
Book value of bonds (excluding interest), $106,000.00; stocks, $6,900.00		112,900.00

Deposited in trust companies and banks on interest (certificate of deposit)		10,000.00	
Deposited in banks (not on interest)		44,080.67	
Total ledger assets			$ 258,027.07

Non-Ledger Assets

Interest due, $66.55; and accrued, $1,187.56, on mortgages	$	1,254.11	
Interest due, $1,530.00; and accrued, $2,471.60, on bonds		4,001.60	
Interest due, $1,173.00; and accrued, $275.00, on other assets		1,448.00	
Total interest and rents due and accrued			6,703.71
Market value of bonds and stocks over book value	$	6,656.30	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		29,876.62	
All other assets:			
Organizers' balances		4,942.89	
Office furniture, fixtures, supplies and printed matter		3,500.00	
Total			44,975.81
Gross assets			$ 309,706.59

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	$	4,942.89	
Book value of bonds and stocks over market value		340.00	
Other items, viz.:			
Office furniture, fixtures, etc.		3,500.00	
Total			8,782.89
Total admitted assets			$ 300,923.70

Liabilities

Death claims resisted	$	718.70	
Death claims reported not yet adjusted		26,098.95	
Total death claims			$ 26,817.65
Disability claims reported and not yet adjusted	$	25.00	
Total permanent disability claims			25.00
Total unpaid claims			26,842.65
Salaries, rents, expenses, commissions, etc., due or accrued			6,128.40
Total liabilities			$ 32,971.05

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,663.51	$ 196,715.61
Assessments and premiums	220,290.35	
Interest		9,811.68
From all other sources		62.50
Totals	$ 221,953.86	$ 206,589.79
Increase by transfers	33,000.00	67,593.67
Balance	$ 254,953.86	$ 274,183.46
Decrease by transfers	67,593.67	33,000.00
Balance after transfers	$ 187,360.19	$ 241,183.46
Disbursements during the year	177,661.38	
Balance on hand December 31, 1909	$ 9,698.81	$ 241,183.46

Classification	Expense	Total
Balance on hand December 31, 1908	$ 2,558.31	$ 200,937.43
Membership fees received	2,712.25	2,712.25
Assessments and premiums	109,217.29	329,507.64
All other dues and assessments	348.00	348.00
Interest		9,811.68
Sale of lodge supplies	490.64	490.64
From all other sources	203.11	265.61
Totals	$ 115,529.60	$ 544,073.25
Increase by transfers		100,593.67
Balance	$ 115,529.60	$ 644,666.92
Decrease by transfers		100,593.67
Balance after transfers	$ 115,529.60	$ 544,073.25
Disbursements during the year	108,384.80	286,046.18
Balance on hand December 31, 1909	$ 7,144.80	$ 258,027.07

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	26,383	$32,095,607.70	325	$ 391,200.00
Benefit certificates written during the year	5,218	5,327,750.00	16	18,750.00
Benefit certificates increased during the year		13,500.00		
Totals	31,601	$37,436,857.70	341	$ 409,950.00
Deduct terminated or decreased during the year	2,398	3,295,500.00	4	5,000.00
Total benefit certificates in force December 31, 1909	29,203	$34,141,357.70	337	$ 404,950.00
Benefit certificates terminated by death during the year	216	263,905.00	2	4,000.00
Benefit certificates terminated by lapse during the year	2,182	3,031,595.00	2	1,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	22	$ 20,592.00		
Claims (face value) incurred during the year	216	263,905.00	2	$ 4,000.00
Totals	238	$ 284,497.00	2	$ 4,000.00
Claims paid during the year	206	177,061.82	2	3,049.76
Balance	32	$ 107,435.18		$ 950.24
Saved by compromising or scaling down claims during the year		80,617.53		950.24
Claims rejected during the year		$ 718.70		
Claims unpaid December 31, 1909	32	26,817.65		

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	3	$ 100.00		
Claims (face value) incurred during the year	62	2,845.00	1	$ 25.00
Totals	65	$ 2,945.00	1	$ 25.00
Claims paid during the year	64	2,920.00	1	25.00
Balance	1	$ 25.00		
Claims unpaid December 31, 1909	1	$ 25.00		

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—855.

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

Answer—At least once a month.

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

Answer—Membership arranged in groups of 500 members as near as may be. Each local assembly entitled to one delegate in group meeting or general assembly. Each group or general assembly elects one delegate to national congress.

What is the basis of said representation?

One delegate to each 500 benefit members in good standing.

How often are regular meetings of the governing body held?

Answer—Every four years.

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

Answer—May 21, 1907 (special session September 16, 1908).

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

Answer—Seventy-eight.

How many of same were delegates of subordinate branches?

Answer—Fifty-two.

When and by whom are the officers and directors elected?

Answer—Every four years by representative supreme body.

What are the qualifications for membership?

Answer—White persons between the ages 18 to 59 years at nearest birthday who can pass the required examination (physically and morally) are accepted as benefit members.

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

Answer—No.

What are the limiting ages for admission?

Answer—18 to 59 years.

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

Answer—$250 to $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of the insured's family, heirs, blood relatives, affianced husband, affianced wife, or persons wholly dependent upon the insured.

How are the expenses of the governing body defrayed?

Answer—Paid out of the general fund of the order.

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. Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—Twelve assessments; no additional assessments can be levied, unless the benefit and reserve funds are exhausted.

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

Answer—No.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—Thirty-three and one-third per cent on Class 1 members; 50 cents per $1,000 for twelve months on Classes 2 to 5 inclusive; after twleve months the excess of the net rate of assessments. On Classes 6 and 7 the excess of the net rate of assessments.

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

Answer—Only as stated above.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Age 70.

Does the association issue annuity contracts or installment policies?

Answer—Provided for in constitution and laws; none in force.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary and disability, $19,822.72; expense, $10,053.90.

How many assessments were collected during the year?

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

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

Answer—See sections 86, 87 and 88, constitution.

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

Answer—No.

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

Answer—Yes.

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

Answer—Illinois, 406; Michigan, 93; South Dakota, 67; Indiana, 56; Texas, 33; Arkansas, 25; Missouri, 27; Wisconsin, 23; Pennsylvania, 21; Oklahoma, 17; Ohio, 15; Minnesota, 13; Washington, 10; Kansas, 9; Iowa, 9; Kentucky, 6; West Virginia, 6; Colorado, 6; North Dakota, 4; Nebraska, 2; Wyoming, 2; New Jersey, 1; Alabama, 1; Utah, 1; California, 1; Montana, 1.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary and disability, $2,229,151.62.

Losses and claims paid from organization of Association, viz.:

Answer—Death claims and disability claims, $2,004,523.55.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

LOYAL MYSTIC LEGION OF AMERICA,

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

Incorporated February 24, 1892. Commenced business March 31, 1892.

Home office, Hastings, Nebraska.

President, F. J. SCHAUFELBERGER. Secretary, GEORGE O. CHURCHILL.
Treasurer, GEORGE A. WIGHTON.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 92,708.88

Income

Mortuary:			
First year's assessments and premiums	$ 7.98		
Subsequent years' assessments and premiums	67,555.45		
Total received from members		$ 67,563.43	
Interest and rents		2,713.08	
Expense:			
First year's assessments and premiums	$ 668.77		
Dues and per capita tax	9,352.64		
Total received from members		10,021.41	
Interest and rents		987.47	
Sale of lodge supplies		48.09	
From all other sources		47.00	
Building Fund:			
Assessments and premiums	$ 3,618.52		
Total received from members		3,618.52	
Interest and rents		351.00	
Special Fund:			
Assessments and premiums	$ 1,370.39		
Total received from members		1,370.39	
Total income			86,720.39
Amount carried forward			$ 179,429.27

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$ 2,603.85
Interest from all other sources	30.00
Gross rent from association's property	1,417.70
Total gross interest and rents	$ 4,051.55
From all other sources:	
Certificate fees	$ 47.00
Total from all other sources	$ 47.00

Disbursements

Death claims		$ 53,566.90
Sick and accident claims		200.00
Old age benefits		300.00
Other benefits: disability		199.74
Total benefits paid		$ 54,266.64
Commissions and fees paid to deputies or organizers		961.83
Salaries of officers and trustees		5,900.00
Salaries and other compensation of committees		81.00
Salaries of office employes		1,020.00
Salaries and fees paid to supreme medical examiners		65.00
Traveling and other expenses of officers, trustees and committees		71.56
Insurance department fees		80.00
Advertising, printing and stationery		137.65
Postage, express, telegraph and telephone		285.71
Lodge supplies		348.03
Official publication		600.33
Legal expense in litigating claims		600.75
Taxes, repairs and other expenses on real estate		1,348.31
All other disbursements:		
Miscellaneous	90.12	
Total disbursements		65,856.93
Balance		$ 113,572.34

Ledger Assets

Book value of real estate, unincumbered	$ 24,678.32	
Mortgage loans on real estate, first liens	55,500.00	
Deposited in trust companies and banks on interest	9,000.00	
Deposited in banks (not on interest)	24,394.02	
Total ledger assets		$ 113,572.34

Non-Ledger Assets

Interest due, $6.00, and accrued, $719.10, on mortgages	$ 725.10	
Total interest and rents due and accrued		725.10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		7,000.00
All other assets:		
Office furniture and fixtures		1,000.00
Gross assets		$ 122,297.44
Total admitted assets		$ 122,297.44

Liabilities

Death claims resisted	$ 2,000.00	
Death claims reported not yet adjusted	4,957.03	
Total death claims		$ 6,957.03
Total unpaid claims		$ 6,957.03
Total liabilities		$ 6,957.03

Exhibit of Funds

Classification	Mortuary	Bldg. Fund
Balance on hand December 31, 1908	$ 82,988.69	$ 8,361.74
First year's assessments and premiums	7.98	
Subsequent year's assessments and premiums	67,555.45	3,618.52
Interest	2,713.08	351.00
Totals	$ 153,265.20	$ 12,331.26
Disbursements during the year	54,266.64	105.84
Balance on hand December 31, 1909	$ 98,998.56	$ 12,225.42

Classification	Special Fund	Expense	Totals
Balance on hand December 31, 1908	$ 1,111.37	$ 247.08	$ 92,708.88
First year's assessments and premiums		668.77	676.75
Subsequent year's assessments and premiums	1,370.39		72,544.36
Dues and per capita tax		9,352.64	9,352.64
Rents		987.47	987.47
Interest			3,064.08
Sale of lodge supplies		48.09	48.09
From all other sources—fees		47.00	47.00
Totals	$ 2,481.76	$ 11,351.05	$ 179,429.27
Disbursements during the year	854.00	10,630.45	65,856.93
Balance on hand December 31, 1909	$ 1,627.76	$ 720.60	$ 113,572.34

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	5,022	$ 6,427,500.00	182	$ 233,000.00
Benefit certificates written during the year	106	107,500.00	1	1,000.00
Benefit certificates increased during the year		1,500.00		
Totals	5,128	$ 6,536,500.00	183	$ 234,000.00
Deduct terminated or decreased during the year	412	468,000.00	12	15,500.00
Total benefit certificates in force December 31, 1909	4,716	$ 6,068,500.00	171	$ 218,500.00
Benefit certificates terminated by death during the year	45	59,500.00	3	4,000.00
Benefit certificates terminated by lapse during the year	367	407,500.00	9	11,500.00
Benefit certificates decreased during the year		1,000.00		

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	4	$ 7,000.00		
Claims (face value) incurred during the year	45	59,500.00	3	$ 4,000.00
Totals	49	$ 66,500.00	3	$ 4,000.00
Claims paid during the year	44	58,500.00	3	4,000.00
Balance	5	$ 8,000.00		
Saved by compromising or scaling down claims during the year		4,933.10		224.77
Claims unpaid December 31, 1909	5	$ 8,000.00		

Exhibit of Sick and Accident Claims

Classification	Total Claim	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims incurred during the year	1	$ 200.00
Totals	1	$ 200.00
Claims paid during the year	1	200.00

Exhibit of Old Age and Other Claims

Classification	Total Claim	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims incurred during the year	4	$ 499.74
Totals	4	$ 499.74
Claims paid during the year	4	499.74

General Interrogatories

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

Answer—Yes.

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

Answer—159.

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

Answer—Once a month.

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

Answer—By delegates from each state elected by the membership.

What is the basis of said representation?

Answer—One delegate from each state or one from each congressional district, where 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 7 and 8, 1906.

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

Answer—Eleven.

How many of same were delegates of subordinate branches?

Answer—Seven.

When and by whom are the officers and directors elected?

Answer—At quadrennial meeting by the delegates.

What are the qualifications for membership?

Answer—White males and females.

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

Answer—No.

What are the limiting ages for admission?

Answer—18 and 55.

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

Answer—$500 and $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, affianced husband or wife or dependents.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of $2.00 per member per year, out of assessments and first ten assessments of new members, sale of supplies and fees.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—Assessments not limited as to number.

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

Answer—Yes.

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

Answer—The laws of the order provide for that.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars.

Answer—First ten assessments.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $5,626.97; building fund, $301.40; special fund, $114.69; expense, $816.34.

How many assessments were collected during the year?

Answer—Mortuary, 12.

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

Answer—Have none.

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

Answer—No.

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

Answer—Yes.

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

Answer—Nebraska, 96; Colorado, 8; Kansas, 4; Iowa, 10; Minnesota, 11; Michigan, 11; Pennsylvania, 5.

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

Answer—No.

Assessments collected from organization of association, viz.:
Answer—Mortuary, $638,749.73.
Losses and claims paid from organization of Association, viz.:
Answer—Death claims, $542,662.34; disability claims, $1,575.14.
Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?
Answer—Yes, for securing new members for subordinate bodies already organized.
Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?
Answer—Yes.
Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?
Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MODERN BROTHERHOOD OF AMERICA,

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

Incorporated March 20, 1897. Commenced business April 5, 1897.

Home office, Mason City, Iowa.

President, T. B. HANLEY. Vice-President, GEO. E. BEATTY.
Secretary, E. S. BALZ. Treasurer, A. H. GALE.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 693,118.43
Less suspense account, being money received in 1908 deposited in bank but not distributed to the different funds		18,648.93
Balance		$ 674,469.50

Income

Mortuary:		
First year's assessments and premiums	$ 168,518.15	
Subsequent years' assessments and premiums	718,081.88	
Total received from members		$ 886,600.03
Reserve:		
Assessments and premiums	$ 88,304.25	
Total received from members		88,304.25
Interest and rents		28,746.64
Expense:		
Dues and per capita tax	$ 216,097.98	
Total received from members		216,097.98

Interest and rents		2,660.74
Sale of lodge supplies		12,630.76
Suspense:		
All dues and assessments	$ 10,840.90	
Total received from members		10,840.90
Sundries:		
From all sources		48,215.12
Grand total		$ 1,294,096.42
Deduct payments returned to applicants, viz.:		
Mortuary, $384.80; reserve, $33.10; expense, $2,192.99		2,610.89
Total income		1,291,485.53
Amount carried forward		$ 1,965,955.03

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 25,064.00
Interest on bonds		3,682.64
Interest from all other sources		2,660.74
Total gross interest and rents		$ 31,407.38
From all other sources:		
Bonus refunds		$ 20.10
Premiums, surety bonds		3,846.02
Rewriting certificates		1,534.57
Supreme physician's fees		227.76
Certificate fees		363.25
Advertising, official paper		3,454.71
License fees, South Dakota lodges		202.00
Field work and field expense		36,700.00
Amounts received and returned account reinstatements not completed		1,712.31
Return of costs advanced in Reed case		15.00
Local funds from suspended lodges		74.55
Miscellaneous		64.85
Total from all other sources		$ 48,215.12

Disbursements

Death claims		$ 843,755.91
Permanent disability claims		12,800.00
Sick and accident claims		23,127.50
Total benefits paid		$ 879,683.41
Commissions and fees paid to deputies and organizers		155,377.18
Salaries of officers and trustees		10,200.00
Salaries and other compensation of committees		952.39
Salaries of office employes		23,784.68
Traveling and other expenses of officers, trustees and committees		1,589.06
Insurance department fees		1,133.86
Rent		2,424.90
Advertising, printing and stationery		12,487.09
Postage, express, telegraph and telephone		9,973.83
Lodge supplies		9,180.84
Official publication		18,567.11
Expense of supreme lodge meeting (balance for 1908 meeting)		774.00

Legal expense in litigating claims		6,474.37	
Furniture and fixtures		2,243.70	
All other disbursements:			
Mileage and per diem, board of directors	$ 8,107.35		
Office expense	41.36		
Investigating claims	1,732.91		
Investigating loans	90.84		
Bonds, local officers	2,792.37		
Clerk hire, supreme president's office	1,795.00		
Janitor service	364.40		
Assessments and dues in S. F. A. and Iowa Frat. Cong. and United F.	305.21		
Postoffice box rent	7.00		
Fire insurance premium	157.30		
Reports on impaired risks and examiners	208.40		
Repairing typewriters and adding machines	15.35		
Repairing light fixtures	37.06		
Erecting vault and shelving and painting	295.73		
Miscellaneous	46.86	16,297.26	
Total disbursements			1,151,143.68
Balance			$ 814,811.35

Ledger Assets

Mortgage loans on real estate, first liens	$ 451,650.00	
Book value of bonds (excluding interest)	305,399.99	
Deposited in banks (not on interest)	57,761.36	
Total ledger assets		$ 814,811.35

Non-Ledger Assets

Interest due, $129.00; and accrued, $13,489.15, on mortgages	$ 13,618.15	
Interest accrued on bonds	4,750.15	
Interest accrued on other assets	265.55	
Total interest and rents due and accrued		18,633.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		78,000.00
All other assets:		
Reserve fund per capita tax, supplies, etc.		35,000.00
Gross assets		$ 946,445.20
Total admitted assets		$ 946,445.20

Liabilities

Death claims resisted	$ 25,000.00	
Death claims reported not yet adjusted	63,000.00	
Total death claims		$ 88,000.00
Permanent disability claims reported and not yet adjusted	$ 14,000.00	
Total permanent disability claims		14,000.00

Sick and accident claims resisted	$ 700.00	
Sick and accident claims reported but not yet adjusted	4,600.00	
Total sick and accident claims		5,300.00
Total unpaid claims		$ 107,300.00
Salaries, rents, expenses, commissions, etc., due or accrued		3,209.82
Total liabilities		$ 110,509.82

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 66,744.66	$ 605,398.13
First year's assessments and premiums	168,518.15	
Subsequent year's assessments and premiums	717,097.08	
All other dues and assessments		88,271.15
Interest and rents		28,746.64
Totals	$ 952,959.89	$ 722,415.92
Disbursements during the year	879,683.41	
Balance on hand December 31, 1909	$ 73,276.48	$ 722,415.92

Classification	Suspense Account	Expense	Totals
Balance on hand December 31, 1908		$ 2,326.71	$ 674,469.50
First and subsequent years' assessments and premiums			886,215.23
Dues and per capita tax		216,097.98	216,097.98
All other dues and assessments			88,271.15
Interest and rents		2,660.74	31,407.38
Sale of lodge supplies		12,630.76	12,630.76
From all other sources	$ 10,840.90	46,022.13	56,863.03
Totals	$ 10,840.90	$ 279,738.32	$ 1,965,955.03
Disbursements during the year		271,460.27	1,151,143.68
Balance on hand December 31, 1909	$ 10,840.90	$ 8,278.05	$ 814,811.35

Exhibit of Certificates

Classificrtion	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	110,103	$137,632,000.00	18,267	$ 24,919,000.00
Benefit certificates written during the year	33,324	38,519,000.00	2,499	2,941,000.00
Benefit certificates increased during the year		226,000.00		27,500.00
Totals	143,427	$176,377,000.00	20,766	$ 27,887,500.00
Deduct terminated or decreased during the year	15,303	18,292,500.00	865	1,021,500.00
Total benefit certificates in force December 31, 1909	128,124	$158,084,500.00	19,901	$ 26,866,000.00
Benefit certificates terminated by death during the year	719	880,000.00	127	169,500.00
Benefit certificates terminated by lapse during the year	14,563	17,314,000.00	731	832,500.00
Benefit certificates terminated during the year	21	27,000.00	7	10,000.00
Benefit certificates decreased during the year		71,500.00		9,500.00

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	72	$ 87,750.00	8	$ 9,000.00
Claims (face value) incurred during the year	703	863,914.24	124	165,121.14
Totals	775	$ 951,664.24	132	$ 174,121.14
Claims paid during the year	691	843,755.91	127	168,121.14
Balance	84	$ 107,908.33	5	$ 60,000.00
Saved by compromising or scaling down claims during the year		12,408.33		
Claims rejected during the year	7	$ 7,500.00		
Claims unpaid December 31, 1909	77	88,000.00	5	$ 6,000.00

Exhibit of Permanent Disability Claims

Clasification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	28	$ 18,750.00	9	$ 7,000.00
Claims (face value) incurred during the year	26	19,750.00	8	4,750.00
Totals	54	$ 38,500.00	17	$ 11,750.00
Claims paid during the year	21	12,800.00	7	4,750.00
Balance	33	$ 25,700.00	10	$ 7,000.00
Saved by compromising or scaling down claims during the year		950.00		
Claims rejected during the year	15	$ 10,750.00	5	$ 4,000.00
Claims unpaid December 31, 1909	18	14,000.00	5	3,000.00

Exhibit of Accident Claims

Clasification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	51	$ 8,075.00	4	$ 950.00
Claims incurred during the year	185	24,600.00	26	5,025.00
Totals	236	$ 32,675.00	30	$ 5,975.00
Claims paid during the year	184	23,127.50	23	3,950.00
Balance	52	$ 9,547.50	7	$ 2,025.00
Saved by compromising or scaling down claims during the year		1,497.50		100.00
Claims rejected during the year	14	$ 2,750.00	2	$ 550.00
Claims unpaid December 31, 1909	38	5,300.00	5	1,375.00

General Interrogatories

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

Answer—Yes.

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

Answer—2,456.

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

Answer—They should meet at least once each month.

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

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

What is the basis of said representation?

Answer—One delegate for every 50 members, with one delegate for each lodge irrespective of size to congressional convention. Delegates from district convention to supreme conventon one to every 800 members in district.

How often are regular meetings of the governing body held?

Answer—Every three years.

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

Answer—October 14, 15, 16, 1908.

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

Answer—148.

How many of same were delegates of subordinate branches?

Answer—133.

When and by whom are the officers and directors elected?

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

What are the qualifications for membership?

Answer—White male or female between 18 and 48 years of age.

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

Answer—No.

What are the limiting ages for admission?

Answer—18 to 48.

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

Answer—$500, $1,000, $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Husband or wife and blood relations.

How are the expenses of the governing body defrayed?

Answer—By the supreme lodge from general fund of society.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—Levied on age at entry.

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

Answer—Based on level rate plan.

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

Answer—No.

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

Answer—Number of assessments to be levied not limited.

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

Answer—Yes, through official paper mailed to each member.

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

Answer—Yes.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars.

Answer—Have the right under by-laws to use 75 per cent of the first twelve assessments of new members; actually used in 1909, 22 per cent.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70th birthday anniversary.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary and disability, $78,000; emergency or reserve, $7,800; expense, $25,000.

How many assessments were collected during the year?

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

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

Answer—Five cents per month on each $1,000 insurance in force is required, which can only be used to pay claims in excess of six per 1,000 members in any one year. Deposited in City National Bank, Mason City, Iowa, until invested in mortgages or bonds.

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

Answer—No.

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

Answer—Yes.

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

Answer—Iowa, 328; Missouri, 365; Minnesota, 258; Kansas, 74; Ohio, 31; North Dakota, 85; South Dakota, 108; Nebraska, 113; Michigan, 205; Wisconsin, 142; Illinois, 129; Texas, 186; Oklahoma, 136; Washington, 41; Oregon, 36; Kentucky, 59; California, 16; Wyoming, 11; Maryland, 26; Idaho, 13; Colorado, 32; Montana, 26; West Virginia, 9; New Mexico, 12; Georgia, 4; Delaware, 5; Pennsylvania, 4; Utah, 1; South Carolina, 1.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $4,750,663.15.

Losses and claims paid from organization of Association, viz.:

Answer—Death claims, $4,338,912.03; disability claims, $217,871.24.

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

Answer—A commission paid to deputies securing new members.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

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 company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MODERN NATIONAL RESERVE,

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

Commenced business March 15, 1903.

Home office, Charles City, Iowa.

President, V. A. YOUNG. Vice-President, C. D. ARNOLD.
Secretary, I. E. LEE. Treasurer, JAS. A. FERGUSON.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 21,097.80

Income

Mortuary:			
First year's assessments and premiums	$ 2,948.22		
Subsequent years' assessments and premiums	20,895.38		
Total received from members		$ 23,843.60	
Reserve:			
First year's assessments and premiums	$ 1,828.70		
Subsequent years' assessments and premiums	3,657.40		
Total received from members		5,486.10	
Interest and rents		211.73	
Expense:			
First year's assessments and premiums	$ 8,844.58		
Subsequent years' assessments and premiums	2,321.67		
Dues and per capita tax	5,551.76		
Medical examiners' fees	477.25		
All other dues and assessments	3,331.27		
Total received from members		20,526.53	
Interest and rents		533.63	
Sale of lodge supplies		313.10	
From all other sources		4.95	
Grand total		$ 50,919.64	
Deduct payments returned to applicants, viz.: expense		3.45	
Total income			50,916.19
Amount carried forward			$ 72,013.99

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	451.75
Interest from all other sources		293.61
Total gross interest and rents	$	745.36
From all other sources:		
Premium on bonds	$	4.95
Gross amount of medical examiners' fees		477.25

Disbursements

Death claims			$ 33,557.77	
Permanent disability claims			444.77	
Sick and accident claims			817.54	
For protection of funds			707.43	
Total benefits paid			$ 35,527.51	
Commissions and fees paid to deputies or organizers			10,586.88	
Salaries of deputies and organizers			1,154.00	
Salaries of officers and trustees			3,241.69	
Salaries of office employes			868.05	
Salaries and fees paid to supreme medical examiners			723.25	
Traveling and other expenses of officers, trustees and committees			1,157.44	
For collection and remittance of assessments and dues			14.75	
Insurance department fees			142.20	
Rent			308.00	
Advertising, printing and stationery			1,323.10	
Postage, express, telegraph and telephone			617.53	
Lodge supplies			364.94	
Official publication			770.25	
Legal expense			166.00	
Furniture and fixtures			709.45	
All other disbursements:				
Bond premiums	$	102.28		
Interest on borrowed money		85.40		
Office supplies		53.33		
Lights		14.95		
Fraternal Congress		53.23		
Miscellaneous		40.47	349.66	
Total disbursements				58,024.10
Balance				$ 13,989.89

Ledger Assets

Mortgage loans on real estate, first liens	$	8,250.00
Deposited in trust companies and banks on interest		6,433.60
Cash in association's office, $310.40; deposited in banks (not on interest), $2,599.86		2,910.26
Total	$	17,593.86
Deduct draft issued and not cashed		3,603.97
Total ledger assets		$ 13,989.89

Non-Ledger Assets

Interest accrued on mortgages	$	75.00
Interest accrued on other assets		150.83
Total interest and rents due and accrued		225.83

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,300.00
All other assets:		
Furniture and supplies		2,000.00
Gross assets		$ 20,515.72
Total admitted assets		$ 20,515.72

Liabilities

Death claims reported not yet adjusted	$ 2,916.75	
Total death claims		$ 2,916.75
Borrowed money, $1,200.00; interest due or accrued on same, $48.00		1,248.00
All other liabilities: Promotion money		10,855.00
Total liabilities		$ 15,019.75

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,703.57	$ 18,863.19
First year's assessments and premiums	2,948.22	1,828.70
Subsequent year's assessments and premiums	20,895.38	3,657.40
Interest and rents		211.73
Totals	$ 25,547.17	$ 24,561.02
Increase by transfers	6,423.72	1,949.42
Balance	$ 31,970.89	$ 26,510.44
Decrease by transfers	1,949.42	6,423.72
Balance after transfers	$ 30,021.47	$ 20,086.72
Disbursements during the year	35,527.51	
Balance on hand December 31, 1909	$ 5,506.04	$ 20,086.72

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 531.04	$ 21,097.80
First year's assessments and premiums	8,844.58	13,621.50
Subsequent years' assessments and premiums	2,321.67	26,874.45
Dues and per capita tax	5,551.76	5,551.76
Medical examiners' fees	477.25	477.25
All other dues and assessments	3,331.27	3,331.27
Interest and rents	533.63	745.36
Sale of lodge supplies	313.10	313.10
From all other sources	4.95	4.95
Totals	$ 21,909.25	$ 72,017.44
Increase by transfers		8,373.14
Balance	$ 21,909.25	$ 80,390.58
Decrease by transfers		8,373.14
Balance after transfers	$ 21,909.25	$ 72,017.44
Disbursements during the year	22,500.04	58,027.55
Balance on hand December 31, 1909	$ 590.79	$ 13,989.89

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	4,117	$ 5,454,000.00	1,668	$ 1,991,500.00
Benefit certificates written during the year	1,448	1,581,500.00	443	431,000.00
Totals	5,565	$ 7,035,500.00	2,111	$ 2,422,500.00
Deduct terminated or decreased during the year	1,136	1,545,000.00	284	307,000.00
Total benefit certificates in force December 31, 1909	4,429	$ 5,490,500.00	1,827	$ 2,115,500.00
Benefit certificates terminated by death during the year	20	30,000.00	7	7,000.00
Benefit certificates terminated by lapse during the year	1,116	1,515,000.00	277	300,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	14	$ 16,051.27	2	$ 1,763.96
Claims (face value) incurred during the year	20	22,234.74	7	6,942.57
Totals	34	$ 38,286.01	9	$ 8,706.53
Claims paid during the year	29	33,557.77	9	8,706.53
Balance	5	$ 4,728.24		
Saved by compromising or scaling down claims during the year		2,993.60		
Claims dropped during the year	2	$ 1,680.53		
Claims unpaid December 31, 1909	3	2,916.75		

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	2	$ 444.77	1	$ 361.64
Totals	2	$ 444.77	1	$ 361.64
Claims paid during the year	2	444.77	1	361.64

Exhibit of Accident Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	2	$ 494.37
Claims incurred during the year	3	370.04
Totals	5	$ 864.41
Claims paid during the year	4	832.54
Claims rejected during the year	1	$ 50.00

General Interrogatories

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

Answer—Yes.

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

Answer—102.

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

Answer—Once a month.

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

Answer—By delegates elected by state councils.

What is the basis of said representation?

Answer—State councils: one delegate for each 25 members. Supreme council, one delegate for each state having a membership of 150, and one for each 500 thereafter.

How often are regular meetings of the governing body held?

Answer—Once in four years.

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

Answer—April 3, 1908.

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

Answer—Seventeen.

How many of same were delegates of subordinate branches?

Answer—Seven.

When and by whom are the officers and directors elected?

Answer—Once in four years, or regular meeting of supreme council by that body.

What are the qualifications for membership?

Answer—White persons between ages of 18 and 51 years, who can pass the required medical examination.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 51.

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

Answer—$500 to $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—The husband, wife, relative or legal heirs.

How are the expenses of the governing body defrayed?

Answer—By a special assessment for that purpose of 25 cents per member.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—American and Combined. Age at entry.

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

Answer—Level premium.

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

Answer—No.

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

Answer—Minimum, 12.

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

Answer—Yes, through the official publication, though not required.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—Ten per cent.

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

Answer—Yes.

If so, give full particulars.

Answer—75 per cent of first year's assessment.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—At 70 years.

Does the association issue annuity contracts or instalment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $2,152.55; emergency or reserve, $487.45; expense, $1,660.00.

How many assessments were collected during the year?

Answer—Twelve.

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

Answer—Yes; May, 1909.

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

Answer—Yes.

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

Answer—Washington, 4; Iowa, 36; Illinois, 5; Kansas, 10; Kentucky, 14; Montana, 3; California, 9; Colorado, 5; Oregon, 1; Arizona, 3; Minnesota, 9; Oklahoma, 3.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $103,172.91.

Losses and claims paid from organization of Association, viz.:

Answer—Death claims, $96,453.16; disability and accident claims, $4,710.86.

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

Answer—Yes.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MODERN WOODMEN OF AMERICA,

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

Incorporated May 5, 1884. Commenced business January 2, 1883.

Home office, Corner Fifteenth Street and Third Avenue, Rock Island, Ill.

President, A. R. TALBOT. Secretary, C. W. HAWES.

Treasurer, F. R. KORNS.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 4,256,977.00

Income

Mortuary:			
Assessments	$ 11,360,393.65		
Total received from members		$ 11,360,393.65	
Interest and rents		101,323.85	
Expense:			
Dues and per capita tax	$ 1,245,061.55		
Total received from members		1,245,061.55	
Interest and rents		29,571.49	
Sale of lodge supplies		103,959.66	
From all other sources		36,611.62	
Total income			12,876,921.82
Amount carried forward			$ 17,133,898.82

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	64,173.17
Interest from all other sources		53,362.17
Gross rent from association's property, including $13,000.00 for association's occupancy of its own buildings		13,360.00
Total gross interest and rents	$	130,895.34

From all other sources:		
Certificate fees	$	20,879.75
Advertising, official paper		15,119.34
Junior Woodmen		612.53
Total from all other sources	$	36,611.62

Disbursements

Death claims			$ 9,874,739.45
Other benefits:			
Premiums matured and charged off bonds			6,417.31
Total benefits paid			$ 9,881,156.76
Salaries of deputies and organizers			400,986.07
Salaries of officers and trustees			22,499.90
Other compensation of officers and trustees			30,000.00
Salaries and other compensation of committees			7,875.00
Salaries of office employes			235,602.06
Salaries and fees paid to supreme medical examiners			15,000.00
Salaries and fees paid to subordinate medical examiners			4,736.60
Traveling and other expenses of officers, trustees and committees			13,853.46
Insurance department fees			1,001.40
Rent, including $13,000.00 for association's occupancy of its own buildings			14,800.00
Advertising, printing and stationery			18,384.84
Postage, express, telegraph and telephone			71,527.36
Lodge supplies			72,976.90
Official publication			92,323.41
Expense of supreme lodge meeting			6,127.35
Legal expense			45,119.72
Furniture and fixtures			4,256.08
Taxes, repairs and other expenses on real estate			4,872.93
All other disbursements:			
Salary assistant head clerk	$	4,200.00	
Salary fiscal agent		3,000.00	
Payments returned to members		4,971.48	
Library		533.60	
Surety bonds		16,677.01	
Light, fuel, ice and water		4,794.14	
Office supplies		10,182.50	
Prizes and free supplies		16,070.50	
Investigating claims		15,166.96	
Advertising, official paper		4,299.74	
Fraternal Congress		2,908.04	
Expense lecturers		44,099.53	
Expense inspectors		11,861.59	
Expense sanatorium		92,130.54	
Interest contested claims		1,839.17	
Associated Fraternities of America		548.78	233,283.58
Total disbursements			11,176,383.42
Balance			$ 5,957,515.40

Ledger Assets

Book value of real estate, unincumbered	$	371,551.00
Book value of bonds (excluding interest)		2,556,729.32
Deposited in trust companies and banks on interest		3,029,235.08
Total ledger assets		**$ 5,957,515.40**

Non-Ledger Assets

Interest accrued on bonds	$ 33,277.26	
Interest due on other assets	18,602.40	
Total interest and rents due and accrued		51,879.66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		1,180,000.00
All other assets:		
Supply and paper stock inventory	$ 35,792.13	
Printing plant inventory	69,900.52	
Furniture inventory	96,956.89	
Library inventory	6,263.40	
Total		208,912.94
Gross assets		$ 7,398,308.00

Deduct Assets Not Admitted

Supply, paper stock and printing plant, furniture and library	$ 208,912.94	
Insolvent bank, E. H. McCutchen & Co.	100,000.00	
Total		308,912.94
Total admitted assets		$ 7,089,395.06

Liabilities

Death claims due and unpaid	$ 166,884.25	
Death claims resisted	222,000.00	
Death claims reported and not yet adjusted	632,250.00	
Total death claims		$ 1,021,134.25
Total unpaid claims		$ 1,021,134.25
Salaries, rents, expenses, commissions, etc., due or accrued		53,622.15
Total liabilities		$ 1,074,756.40

Exhibit of Funds

Classification	Mortuary Including Bonds	Expense	Totals
Balance December 31, 1908 (cash)	$ 3,534,904.80	$ 355,225.74	$ 3,890,130.54
Balance December 31, 1908 (real estate)		366,846.46	366,846.46
Total balance	$ 3,534,904.80	$ 722,072.20	$ 4,256,977.00
Received during year 1909:			
Assessments	$11,360,393.65		$ 11,360,393.65
Interest	101,323.85	$ 16,211.49	117,535.34
Per capita tax		1,245,061.55	1,245,061.55
All other sources		153,931.28	153,931.28
Totals	$14,996,622.30	$ 2,137,276.52	$ 17,133,898.82
Transferred to other funds	4,579.65		4,579.65
Balance	$14,992,042.65	$ 2,137,276.52	$ 17,129,319.17
Received by transfers		4,579.65	4,579.65
Balance after transfers	$14,992,042.65	$ 2,141,856.17	$ 17,133,898.82
Disbursed during year 1909	9,874,739.45	1,295,226.66	11,169,966.11
Balance	$ 5,117,303.20	$ 846,629.51	$ 5,963,932.71
Premiums matured and charged off bonds	6,417.31		6,417.31
Balance on hand December 31, 1909	$ 5,110,885.89	$ 846,629.51	$ 5,957,515.40

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	960,299	$1,545,313,000	84,911	$143,957,000.00
Benefit certificates written during the year	143,253	196,226,000	9,064	13,188,500.00
Totals	1103,552	$1,741,539,000	93,975	$157,145,500.00
Deduct terminated or decreased during the year	57,683	75,052,000	3,677	5,374,500.00
Total benefit certificates in force December 31, 1909	1045,869	$1,666,487,000	90,298	$151,771,000.00
Benefit certificates terminated by death during the year	5,767	9,879,500	449	834,000.00
Benefit certificates terminated by lapse during the year	51,916	65,172,500	3,228	4,540,500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	684	$ 1,151,964.40	58	$ 109,285.70
Claims (face value) incurred during the year	5,767	9,879,500.00	449	834,000.00
Previously dropped and reinstated	4	4,000.00		
Totals	6,455	$11,035,464.40	507	$ 943,285.70
Claims paid during the year	5,823	9,874,739.45	458	845,225.00
Balance	632	$ 1,160,724.95	49	$ 98,060.70
Saved by compromising or scaling down claims during the year		80,055.00		6,775.00
Claims rejected and dropped during year	40	$ 59,535.70	3	$ 5,285.70
Claims unpaid December 31, 1909	592	1,021,134.25	46	86,000.00

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?

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

Answer—At least once a month.

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

Answer—By delegates elected from and by the membership, i. e., local camp to county camp, county camp to state camp, state camp to head camp.

What is the basis of said representation?

Answer—One delegate for each 1,500 members or major fraction of such number.

How often are regular meetings of the governing body held?
Answer—Triennially.
When was the last regular meeting of the governing body held?
Answer—June 16, 1908.
How many members of governing body attended the last regular meeting?
Answer—625.
How many of same were delegates of subordinate branches?
Answer—615.
When and by whom are the officers and directors elected?
Answer—By a majority vote of the delegates elected to the head camp.
What are the qualifications for membership?
Answer—White male, good morals, 18 to 45 years, thorough medical examination and resident within the society's jurisdiction.
Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?
Answer—Yes, at adoption.
What are the limiting ages for admission?
Answer—18 to 45 years.
What is the minimum and maximum insurance that may be issued on any one life?
Answer—$500 to $3,000.
Is a medical examination required before issuing a benefit certificate to applicants?
Answer—Yes.
Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?
Answer—No.
Who may be designated as beneficiaries?
Answer—Wife, surviving child, heir, blood relative, or person dependent upon, or member of the family of the member at the time of his death.
How are the expenses of the governing body defrayed?
Answer—$1.20 per capita per annum from each member (60 cents semi-annually). Ten cents per capita may be used for sanatorium purposes. By-laws amended June, 1908, effective January, 1909.
Are assessments graded on any table of mortality?
Answer—No.
If so, specify table and state whether assessments are levied on age at entry or attained age?
Answer—On age at entry.
If on age at entry, are they based on the "level premium" or "step rate plan"?
Answer—Age at entry not subsequently increased except for reinstatement for over 60 days suspension, when applicant is re-rated at attained age.
Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?
Answer—No.
Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.
Answer—As many as is necessary to meet mortuary liabilities.
Are notices of the assessments and dues sent to the members?
Answer—Yes.
If so, do they state the purpose for which the money is to be used?
Answer—Yes.
Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?
Answer—No.
Is any portion of assessments paid by new members used for expenses?
Answer—No.
Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce.

Answer—Yes.
If so, how is the amount guaraneed?
Answer—By by-laws of the society.
Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?
Answer—No.
Does the association pay an old age disability benefit?
Answer—No.
Does the association issue annuity contracts or installment policies?
Answer—No.
What is the amount of one full assessment on present membership, viz.:
Answer—Mortuary, $1,180,000; expense, $622,530.17.
How many assessments were collected during the year?
Answer—Mortuary, 10; expense, 2.
How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?
Answer—Reserve feature mortuary account exclusively through the investment of surplus over current requirement in bonds and securities deposited with American Trust and Savings Bank, Chicago, Ill., and Commerce Trust Co., Kansas City, Mo. Interest accretions added thereto.
Has the constitution or laws of the association been amended during the year, and if so, when?
Answer—No.
Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?
Answer—Yes.
In what states is the association authorized to transact business, and how many subordinate branches are there in each state?
Answer—Illinois, 1,623; Iowa, 983; Wisconsin, 779; Kansas, 819; Nebraska, 594; Minnesota, 711; Michigan, 580; South Dakota, 301; North Dakota, 342; Missouri, 1,135; Indiana, 589; Ohio, 406; West Virginia, 205; Pennsylvania, 335; Wyoming, 46; Montana, 110; Idaho, 99; Washington, 252; Oregon, 127; California, 222; Colorado, 169; Oklahoma, 610; Maryland, 86; Delaware, 17; New Jersey, 70; New York, 469; Connecticut, 84; Rhode Island, 24; Vermont, 122; Maine, 110; Utah, 31; Nevada, 9; Virginia, 231; Kentucky, 442; Arizona, 9; District of Columbia, 6; Tennessee, 348; Texas, 524; North Carolina, 81; New Mexico, 37; Arkansas, 199; Manitoba, 20; Saskatchewan, 12; Alberta, 67; British Columbia, 22. Total, 14,087.
Does any officer, director or trustee receive any commission on the business of the association?
Answer—No.
Assessments collected from organization of association, viz.:
Answer—Mortuary, $88,287,824.88; interest, $118,275.25.
Losses and claims paid from organization of Association, viz.:
Answer—Death claims, $83,265,266.38; transfer, $23,530.55; premium charged off, $6,417.31.
Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?
Answer—Yes.
Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?
Answer—Yes.
Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?
Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MUTUAL BENEFIT DEPARTMENT ORDER OF RAILWAY CONDUCTORS OF AMERICA,

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

Home office, Corner Third Avenue and Third Street, Cedar Rapids, Iowa.

President R. B. GARRETSON. Secretary, W. J. MAXWELL.
Treasurer, W. J. MAXWELL.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 1,055,973.26

Income

Mortuary:			
Assessments	$ 1,101,352.00		
Total received from members		$ 1,101,352.00	
Reserve:			
Assessments	$ 72,665.00		
Total received from members		72,665.00	
Interest and rents		22,530.28	
Expense:			
Membership fees actually received	$ 17,941.00		
Total received from members		17,941.00	
Interest and rents		12,478.79	
From all other sources		748.00	
Grand total		$ 1,227,715.07	
Deduct payments returned to applicants, viz.:			
Mortuary, $575.00; expense, $292.00		867.00	
Total income			1,226,848.07
Amount carried forward			$ 2,282,821.33

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	22,530.28
Interest from all other sources		12,478.79
Total gross interest and rents	$	35,009.07
From all other sources:		
Assessments advanced to disabled members repaid on death claims	$	748.00
Total from all other sources	$	1,174,017.00
Gross amount of membership fees required or represented by applications	$	17,941.00

Disbursements

Death claims		$ 826,000.00	
Permanent disability claims		83,000.00	
Total benefits paid		$ 909,000.00	
Salaries of officers and trustees		2,950.00	
Salaries of office employes		8,257.52	
Salaries and fees paid to supreme medical examiners		500.00	
Salaries and fees paid to subordinate medical examiners		60.90	
Rent		1,000.00	
Printing and stationery		2,037.55	
Postage		6,472.96	
Legal expense in litigating claims		3,157.50	
All other disbursements:			
Auditing expenses	$ 309.20		
Janitor	146.25		
Sundry items	271.66	727.11	
Total disbursements			934,162.64
Balance			$ 1,348,658.69

Ledger Assets

Book vaue of bonds (excluding interest)	$ 679,892.18	
Deposited in trust companies and banks on interest	476,103.60	
Deposited in banks (not on interest)	192,662.91	
Total ledger assets		$ 1,348,658.69
Gross assets		$ 1,348,658.69
Total admitted assets		$ 1,348,658.69

Liabilities

Death claims due and unpaid	$ 24,000.00	
Death claims adjusted, not yet due	45,000.00	
Death claims reported not yet adjusted	84,000.00	
Total death claims		$ 153,000.00
Permanent disability claims adjusted, not yet due	$ 11,000.00	
Permanent disability claims reported and not yet adjusted	2,000.00	
Total permanent disability claims		13,000.00
Total unpaid claims		$ 166,000.00
Total liabilities		$ 166,000.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 447,875.15	$ 597,474.15
All assessments	1,100,777.00	72,665.00
Interest		22,530.28
Totals	$ 1,548,652.15	$ 692,669.43
Disbursements during the year	909,000.00	
Balance on hand December 31, 1909	$ 639,652.15	$ 692,669.43

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 10,623.96	$ 1,055,973.26
Membership fees received	17,649.00	17,649.00
All assessments		1,173,442.00
Interest	12,478.79	35,009.07
From all other sources	748.00	748.00
Totals	$ 41,499.75	$ 2,282,821.33
Disbursements during the year	25,162.64	934,162.64
Balance on hand December 31, 1909	$ 16,337.11	$ 1,348,658.69

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	38,323	$72,427,000.00		
Benefit certificates written during the year	4,455	7,971,000.00	56	$ 127,000.00
Totals	42,778	$80,398,000.00		
Deduct terminated or decreased during the year	3,189	5,612,000.00		
Total benefit certificates in force December 31, 1909	39,589	$74,786,000.00		

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	55	$ 102,000.00		
Claims (face value) incurred during the year	461	877,000.00		
Totals	516	$ 979,000.00		
Claims paid during the year	437	826,000.00	8	$ 11,000.00
Balance	79	$ 153,000.00		
Claims unpaid December 31, 1909	79	$ 153,000.00		

Exhibit of Permanent Disability Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims (face value) incurred during the year	55	$ 116,000.00
Totals	55	$ 116,000.00
Claims paid during the year	40	83,000.00
Balance	15	$ 33,000.00
Claims rejected during the year	10	20,000.00
Claims unpaid December 31, 1909	5	13,000.00

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, Iowa.

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

Answer—Optional with local divisions; some meet every, others twice a month.

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

Answer—By regularly elected delegates.

What is the basis of said representation?

Answer—One delegate to each subordinate division.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—May 11, 1909.

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

Answer—563.

How many of same were delegates of subordinate branches?

Answer—544.

When and by whom are the officers and directors elected?

Answer—By delegates at each convention by secret ballot.

What are the qualifications for membership?

Answer—Employment as a conductor on a steam surface railroad; and to file a complete application for insurance sixty days after acquiring membership.

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

Answer—None except fee for application.

What are the limiting ages for admission?

Answer—Series A, B, C, under 35 years; Series A, B, under 43 years; Series A, under 50 years; over 50 years, none.

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

Answer—Series A, $1,000; Series B, $2,000; Series C, $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, child, children, father or mother, brother, sister or legal representative.

How are the expenses of the governing body defrayed?

Answer—By grand dues, provided by the laws of the order. Fee for insurance on application.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age? If on age at entry, are they based on the "level premium" or step rate plan?"

Answer—Assessments of $16.00 per $1,000 of insurance carried is levied regardless of age. The applicant being limited in the amount he may carry by his age at the time he became a member of the department.

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

Answer—No.

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

Answer—Sixteen mortuary and one reserve fund assessment. Law provides that this number may be reduced if not needed or may be increased if conditions warrant. The department now only levy fifteen mortuary and one reserve fund assessment.

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

Answer—Yes.

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

Answer—Assessment notice conforms to the law of the department. Receipts issued for payment of assessment show disbursement.

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

Answer—No.

If so, how is the amount guaranteed?

Answer—The face value of the certificate provided the returns from the assessment levied in payment thereof is not less than the amount due.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $74,000; emergency or reserve, $74,000.

How many assessments were collected during the year?

Answer—Mortuary, fifteen; emergency or reserve, one; expense, none.

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 one dollar per thousand of insurance carried. Can only be used as required by law.

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

Answer—No.

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

Answer—Yes.

In what states is the association authorized to transact business, 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, Iowa. Business with the department is conducted direct with the member from the general office.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $12,188,219.00; disability included with mortuary; no separate account maintained.

Losses and claims paid from organization of Association, viz.:

Answer—Death and disability claims, $11,548,567.00.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MUTUAL PROTECTIVE LEAGUE,

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

Incorporated April 15, 1897. Commenced business April 15, 1897.

Home office, East Ryder Street, Litchfield, Illinois.

President, J. R. PAISLEY. Secretary, H. W. SCHAFER.
Treasurer, GEO. L. TIPTON. Actuary, T. C. RAFFERTY.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 185,322.05

Income

Mortuary:			
First year's assessments and premiums	$ 16,632.35		
Subsequent years' assessments and premiums	214,973.88		
Total received from members		$ 231,606.23	
Interest and rents		8,169.82	
Expense:			
First year's assessments and premiums	$ 22,841.36		
Subsequent years' assessments and premiums	59,047.13		
Change of certificate fees	298.50		
Total received from members		82,186.99	
Sale of lodge supplies		524.63	
From all other sources		71.76	
Total income			322,559.43
Amount carried forward			$ 507,881.48

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	7,114.84
Interest on bonds		1,054.98
Total gross interest and rents	$	8,169.82
From all other sources:		
Advertising	$	7.50
Office furniture		2.50
Miscellaneous		13.55

Profit on sales ledger assets, 20 Monticello improvement bonds, market over book value		48.21
Total from all other sources	$	71.76

Disbursements

Death claims		$	226,843.10
Permanent disability claims			750.00
Other benefits:			
Returned to members			6.45
Interest			52.05
Total benefits paid		$	227,651.60
Commissions and fees paid to deputies or organizers			38,216.17
Salaries of officers and trustees			12,395.17
Salaries of office employes			8,837.19
Salaries and fees paid to supreme medical examiners			2,011.90
Insurance department fees			135.00
Rent			1,554.00
Advertising, printing and stationery			468.92
Postage, express, telegraph and telephone			3,220.06
Lodge supplies			4,222.85
Official publication			2,196.38
Legal expense in litigating claims			615.88
Furniture and fixtures			585.75
Taxes, repairs and other expenses on real estate			896.33
All other disbursements:			
Loan expense	$ 28.60		
Cash dividend and premiums	1,523.05		
Office supplies	668.39		
Office expenses	428.28		
Miscellaneous	78.73		
Surety bonds	1,093.20		
School of instruction	927.39	4,747.64	
Total disbursements			307,772.84
Balance			$ 200,108.64

Ledger Assets

Mortgage loans on real estate, first liens	$	139,850.00
Book value of bonds (excluding interest)		26,986.11
Cash in association's office, $5,835.62; deposited in banks (not on interest), $27,436.91		33,272.53
Total ledger assets		$ 200,108.64

Non-Ledger Assets

Interest due, $432.20; and accrued, $2,928.97, on mortgages	$	3,361.17	
Interest accrued on bonds		422.50	
Total interest and rents due and accrued			3,783.67
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			25,825.00
All other assets:			
Office furniture, vault and supplies	$	8,500.00	
Balance due from organizers not secured by bonds		6,922.13	
Total			15,422.13
Gross assets			$ 245,139.44

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	$ 6,922.13	
Book value of bonds and stocks over market value	936.11	
Other items, viz.:		
Office furniture, vault and supplies	8,500.00	
Total		16,358.24
Total admitted assets		$ 228,781.20

Liabilities

Death claims resisted	$ 4,000.00	
Death claims reported not yet adjusted	22,000.00	
Total death claims		$ 26,000.00
Total unpaid claims		$ 26,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		1,746.69
Advanced assessments		1,635.50
Total liabilities		$ 29,382.19

Exhibit of Funds

Classification	Mortuary	Expense	Totals
Balance on hand December 31, 1908	$ 183,266.82	$ 2,055.23	$ 185,322.05
First year's assessments and premiums	16,632.35	22,841.36	39,473.71
Subsequent year's assessments and premiums	214,973.88	59,047.13	274,021.01
All other dues and assessments		298.50	298.50
Interest and rents	8,169.82		8,169.82
Sale of lodge supplies		524.63	524.63
From all other sources	48.21	23.55	71.76
Totals	$ 423,091.08	$ 84,790.40	$ 507,881.48
Disbursements during the year	227,651.60	80,121.24	307,772.84
Balance on hand December 31, 1909	$ 195,439.48	$ 4,669.16	$ 200,108.64

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	21,713	$35,799,375.00	389	$ 483,500.00
Benefit certificates written during the year	4,409	4,563,500.00	297	335,500.00
Benefit certificates increased during the year		14,000.00		
Totals	26,122	$30,376,875.00	686	$ 819,000.00
Deduct terminated or decreased during the year	5,230	5,823,102.00	259	285,500.00
Total benefit certificates in force December 31, 1909	20,892	$24,553,773.00	427	$ 533,500.00
Benefit certificates terminated by death during the year	192	232,000.00	1	1,000.00
Benefit certificates terminated by lapse during the year	4,777	5,144,500.00	185	200,500.00
Benefit certificates terminated by not taken and decreased during the year	261	446,602.00	73	84,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	24	$ 28,500.00		
Claims (face value) incurred during the year	192	232,000.00	1	$ 1,000.00
Totals	216	$ 260,500.00	1	$ 1,000.00
Claims paid during the year	191	226,843.10	1	1,000.00
Balance	25	$ 33,656.90		
Saved by compromising or scaling down claims during the year		6,656.90		
Claims rejected during the year	1	$ 1,000.00		
Claims unpaid December 31, 1909	24	26,000.00		

Exhibit of Permanent Disability Claims

Classification	Iowa Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	1	$ 500.00
Claims (face value) incurred during the year	1	250.00
Totals	2	$ 750.00
Claims paid during the year	2	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—520.

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 said representation?

Answer—One delegate for each 1,000 or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

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

Answer—1907.

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

Answer—Forty.

How many of same were delegates of subordinate branches?

Answer—Eighteen.

When and by whom are the officers and directors elected?

Answer—Quadrennially by members of supreme body.

What are the qualifications for membership?

Answer—White persons of good moral character, sound in mind and body.

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

Answer—No.

What are the limiting ages for admission?

Answer—18 to 60.

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

Answer—$500 and $5,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, or blood relation.

How are the expenses of the governing body defrayed?

Answer—Out of the general fund.

Are assessments graded on any table of mortality?

Answer—Yes.

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

Answer—National Fraternal Congress; N. F. C. Table; both.

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

Answer—Both; society issues step rate and level premium certificates.

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

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—National Fraternal Congress table, 4 per cent; twelve assessments; F. C. Rafferty, Philadelphia, Pa.

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

Answer—Minimum, 12; maximum, no limit.

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

Answer—Not required.

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

Answer—No.

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

Answer—Yes.

If so, give full particulars.

Answer—Entire first year assessments, less actual death and disability loss.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By 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—Yes.

If so, give all the facts relating thereto.

Answer—Old age benefit after 70 years.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $18,222.23; expense, $7,515.01.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

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

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

Answer—No.

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

Answer—Yes.

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

Answer—Illinois, 333; Missouri, 121; Kansas, 14; Indiana, 12; Iowa, 14; Oklahoma, 11; Colorado, 4; Kentucky, 7; Nebraska, 2; California, 2; Texas none.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $1,687,053.05.

Losses and claims paid from organization of Association, viz.:

Answer—Death claims, $1,505,687.97; disability claims, $11,298.10.

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

Answer—Yes; for building up subordinate bodies only.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MYSTIC TOILERS,

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

Incorporated February 3, 1899. Commenced business, March 15, 1899.

Home office, Corner Fourth and Locust Streets, Des Moines, Iowa.

President, W. H. ANTES. Vice-President, W. DICKARD.
Secretary, J. F. TAAKE. Treasurer, J. OLSON.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 93,805.48

Income

Mortuary:			
First year's assessments and premiums	$ 1,222.00		
Subsequent years' assessments and premiums	29,149.70		
Total received from members		$ 30,371.70	
Reserve:			
Dues and assessments	$ 6,232.80		
Total received from members		6,232.80	
Interest and rents		4,203.51	
Expense:			
Membership fees actually received	$ 600.00		
First year's assessments and premiums	13,387.95		
Subsequent years' assessments and premiums	9,030.40		
Dues and per capita tax	6,390.56		
Total received from members		29,408.91	
Sale of lodge supplies		781.91	
Total income			70,998.83
Amount carried forward			$ 164,804.31

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	3,985.72
Interest from all other sources		217.79
Total gross interest and rents	$	4,203.51
Gross amount of membership fees required or represented by applications	$	600.00

Disbursements

Death claims			$ 26,600.00	
Sick and accident claims			675.00	
Total benefits paid			$ 27,275.00	
Commissions and fees paid to deputies or organizers			18,596.47	
Salaries of officers and trustees			4,398.00	
Salaries and other compensation of committees			132.20	
Salaries of office employes			2,155.00	
Salaries and fees paid to supreme medical examiners			586.25	
Insurance department fees			307.20	
Rent			660.00	
Advertising, printing and stationery			1,471.56	
Postage, express, telegraph and telephone			1,083.47	
Official publication			788.21	
Legal expense in litigating claims			21.00	
Furniture and fixtures			41.75	
All other disbursements:				
Miscellaneous	$	146.78		
Accrued interest paid on mortgages		201.37	348.15	
Total disbursements				57,874.20
Balance				$ 106,930.05

Ledger Assets

Mortgage loans on real estate, first liens	$	93,480.00	
Deposited in trust companies and banks on interest		13,450.05	
Total ledger assets			$ 106,930.05

Non-Ledger Assets

Interest due, $610.00; and accrued, $2,634.93, on mortgages	3,244.93
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	5,500.00
Gross assets	$ 115,674.98
Total admitted assets	$ 115,674.98

Liabilities

Death claims reported not yet adjusted	$	3,000.00	
Total death claims			$ 3,000.00
Total unpaid claims			$ 3,000.00
Total liabilities			$ 3,000.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,310.57	$ 91,891.07
First year's assessments and premiums	1,222.00	
Subsequent year's assessments and premiums	29,149.70	
All other dues and assessments		6,232.80
Interest and rents		4,203.51
Totals	$ 31,682.27	$ 102,327.38
Increase by transfers		4,000.00
Balance	$ 31,682.27	$ 106,327.38
Decrease by transfers	4,000.00	
Balance after transfers	$ 27,682.27	$ 106,327.38
Disbursements during the year	27,275.00	201.37
Balance on hand December 31, 1909	$ 407.27	$ 106,126.01

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 603.84	$ 93,805.48
Membership fees received	600.00	600.00
First year's assessments and premiums	13,387.95	14,609.95
Subsequent year's assessments and premiums	9,030.40	38,180.10
Dues and per capita tax	6,390.56	6,390.56
All other dues and assessments		6,232.80
Interest and rents		4,203.51
Sale of lodge supplies	781.91	781.91
Totals	$ 30,794.66	$ 164,804.31
Increase by transfers		4,000.00
Balance	$ 30,794.66	$ 168,804.31
Decrease by transfers		4,000.00
Balance after transfers	$ 30,794.66	$ 164,804.31
Disbursements during the year	30,397.89	57,874.26
Balance on hand December 31, 1909	$ 396.77	$ 106,930.05

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	3,517	$ 3,697,000.00	2,849	$ 2,993,000.00
Benefit certificates written during the year	2,256	2,299,500.00	100	107,000.00
Totals	5,773	$ 5,996,500.00	2,949	$ 3,100,000.00
Deduct terminated or decreased during the year	2,037	2,040,000.00	381	328,000.00
Total benefit certificates in force December 31, 1909	3,736	$ 3,956,500.00	2,568	$ 2,772,000.00
Benefit certificates terminated by death during the year	29	30,000.00	25	26,000.00
Benefit certificates terminated by lapse during the year	2,008	2,010,000.00	356	302,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	24	$ 30,000.00	20	$ 26,000.00
Totals	24	$ 30,000.00	20	$ 26,000.00
Claims paid during the year	22	26,600.00	19	24,000.00
Balance	2	$ 3,400.00	1	$ 2,000.00
Saved by compromising or scaling down claims during the year		400.00		
Claims unpaid December 31, 1909	2	$ 3,000.00	1	$ 2,000.00

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	8	$ 675.00	4	$ 175.00
Totals	8	$ 675.00	4	$ 175.00
Claims paid during the year	8	675.00	4	175.00

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—181.

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

Answer—Weekly, semi-monthly, monthly.

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

Answer—Representatives elected by delegates.

What is the basis of said representation?

Answer—Two for first 2,000 and one for each 3,000 additional.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—1908.

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

Answer—Fifteen.

How many of same were delegates of subordinate branches?

Answer—Eight.

When and by whom are the officers and directors elected?

Answer—Biennially by representatives.

What are the qualifications for membership?

Answer—Benefit membership.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

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

Answer—$500 to $1,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—As permitted by statute of the state.

How are the expenses of the governing body defrayed?

Answer—Paid by supreme council.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—No.

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

Answer—Twelve, and extra assessment on call of supreme directors.

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

Answer—No.

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—Not to exceed $3.00 per $1,000 insurance, general fund.

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

Answer—Yes.

If so, give full particulars.

Answer—75 per cent of first year.

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

Answer—No.

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

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—71 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $3,209.60; expense, $1,961.61.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

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

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

Answer—No.

Have you filed with this department all forms of benefit certificates issued,

a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

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

Answer—Iowa, 115; Missouri, 33; Minnesota, 12; South Dakota, 3; Kansas, 7; Texas, 2; Nebraska, 5; Washington, 1; Utah, 2; Colorado, 1.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $355,078.16.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $336,770.00; disability claims, $13,575.00.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

MYSTIC WORKERS OF THE WORLD,

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

Incorporated February 24, 1896. Commenced business February 24, 1896.

Home office, Fulton, Illinois.

Supreme Master, J. Ross Mickey. Supreme Vice-Master, William H. Devine.
Supreme Secretary, John R. Walsh. Supreme Treasurer, Al F. Schock.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 394,029.02

Income.

Mortuary:		
Assessments and premiums	$ 426,653.37	
Total received from members		$ 426,653.37
Reserve:		
Interest and rents		13,352.82
Expense:		
Membership fees actualy received	$ 11,367.86	
Dues and per capita tax	322.50	
All other dues and assessments	74,478.84	
Total received from members		86,169.20

Sale of lodge supplies	2,147.61	
From all other sources	1,594.60	
Building Fund:		
Interest and rents	601.68	
Grand total	$ 530,519.28	
Deduct payments returned to applicants, viz.: Mortuary	165.00	
Total income		530,354.28
Amount carried forward		$ 924,383.30

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$ 5,862.14	
Interest on bonds	5,444.82	
Interest from all other sources	2,647.54	
Total gross interest and rents	$ 13,954.50	
From all other sources:		
Premium on surety bonds received from local lodges	$ 1,594.60	
Total from all other sources	$ 1,594.60	

Disbursements

Death claims	$ 342,202.73	
Sick and accident claims	15,800.00	
Total benefits paid	$ 358,002.73	
Field work, $14,875.00; salaries of deputies and organizers, $13,213.76; field work expenses, $22,382.39		50,471.15
Salaries of officers and trustees		7,400.00
Other compensation of officers and trustees (board of directors)		5,077.57
Salaries of office employes		6,088.07
Expense of supreme medical examiners, office		416.57
Traveling and other expenses of officers, trustees and committees		1,558.10
Insurance department fees		145.00
Rent		656.25
Advertising, printing and stationery		1,225.40
Postage		1,829.45
Lodge supplies		1,371.62
Official publication		5,605.98
Expense of supreme lodge meeting		209.20
Legal expense in litigating claims, $278.65; other legal expenses, $1,269.10		1,547.75
Furniture and fixtures		994.57
Taxes, repairs and other expenses on real estate		17.59
All other disbursements:		
Express, freight, telephone and telegraph	$ 492.47	
Taxes on securities (bonds and mortgages)	3,059.68	
Expense supreme master's office	78.86	
Supplies, office use	843.59	
Surety bond (premium)	1,059.39	
Light, fuel, etc	175.27	
Fraternal Congress	126.42	
Per diem and expense auditing committee	441.78	

Expense settlement claims	115.75		
Fire insurance premium	62.50		
Miscellaneous	16.43		
Premium on bonds purchased	271.60		
Accrued interest, account	132.12		
Expense supreme office	283.58	7,159.44	
Total disbursements			449,776.44
Balance			$ 474,606.86

Ledger Assets

Book value of real estate, unincumbered	$ 1,122.78	
Mortgage loans on real estate, first liens	224,400.00	
Book value of bonds (excluding interest)	130,649.46	
Deposited in trust companies and banks on interest	118,144.78	
Cash in association's office	289.84	
Total ledger assets		$ 474,606.86

Non-Ledger Assets

Interest due, $1,641.87; and accrued, $5,140.17, on mortgages	$ 6,782.04	
Interest due, $350.00; and accrued, $3,304.56, on bonds	3,354.56	
Total interest and rents due and accrued		10,136.60
Market value of bonds and stocks over book value		516.78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		43,998.75
All other assets:		
Furniture and fixtures	$ 4,097.85	
Supplies	1,494.77	
Total		5,592.62
Gross assets		$ 534,851.61
Total admitted assets		$ 534,851.61

Liabilities

Death claims resisted	$ 5,000.00	
Death claims reported not yet adjusted	25,000.00	
Total death claims		$ 30,000.00
Sick and accident claims reported but not yet adjusted	$ 1,175.00	
Total sick and accident claims		1,175.00
Total unpaid claims		$ 31,175.00
Salaries, rents, expenses, commissions, etc., due or accrued		5,048.82
Taxes due or accrued		4,605.68
Total liabilities		$ 40,829.50

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 107,592.90	$ 264,903.42
Assessments and premiums	501,132.21	
Interest and rents		13,352.82
Totals	$ 608,725.11	$ 278,256.24
Increase by transfers		85,200.00
Balance	$ 608,725.11	$ 363,456.24
Decrease by transfers	159,678.84	
Balance after transfers	$ 449,046.27	$ 363,456.24
Disbursements during the year	358,167.73	$ 3,463.40
Balance on hand December 31, 1909	$ 90,878.54	$ 359,992.84

Classification	Building	Contingent
Balance on hand December 31, 1908	$ 13,458.01	$ 1,000.00
Interest and rents	601.68	
Totals	$ 14,059.69	$ 1,000.00
Disbursements during the year		710.16
Balance on hand December 31, 1909	$ 14,059.69	$ 289.84

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 7,074.69	$ 394,029.02
Membership fees received	11,367.86	11,367.86
Assessments and premiums		501,132.21
Dues and per capita tax	322.50	322.50
Interest and rents		13,954.50
Sale of lodge supplies	2,147.61	2,147.61
From all other sources	1,594.60	1,594.60
Totals	$ 22,507.26	$ 924,548.30
Increase by transfers	74,478.84	
Balance after transfers	$ 96,986.10	$ 924,548.30
Disbursements during the year	87,600.15	
Balance on hand December 31, 1909	$ 9,385.95	$ 474,606.86

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	50,708	$65,402,350.00	5,431	$ 7,211,125.00
Benefit certificates written during the year	10,287	12,007,500.00	1,675	1,834,000.00
Benefit certificates increased during the year		102,500.00		6,000.00
Totals	60,995	$77,572,350.00	7,106	$ 9,051,125.00
Deduct terminated or decreased during the year	3,303	3,926,100.00	587	683,850.00
Total benefit certificates in force December 31, 1909	57,692	$73,646,250.00	6,519	$ 8,367,275.00
Benefit certificates terminated by death during the year	291	368,850.00	29	38,950.00
Benefit certificates terminated by lapse during the year	3,012	3,514,250.00	558	639,500.00
Benefit certificates decreased during the year		43,000.00		5,400.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	28	$ 33,000.00	1	$ 1,000.00
Claims (face value) incurred during the the year	291	368,850.00	29	38,950.00
Totals	319	$ 401,850.00	30	$ 39,950.00
Claims paid during the year	295	342,202.73	27	31,727.78
Balance	24	$ 59,647.27	3	$ 8,222.22
Saved by compromising or scaling down claims during the year		29,147.27		4,222.22
Claims rejected during the year	1	$ 500.00		
Claims unpaid December 31, 1909	23	30,000.00	3	$ 4,000.00

Exhibit of Sick and Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	5	$ 400.00		
Claims incurred during the year	189	18,425.00	17	$ 1,600.00
Totals	194	$ 18,825.00	17	$ 1,600.00
Claims paid during the year	162	15,800.00	15	1,400.00
Claims rejected during the year	21	$ 1,850.00	1	$ 100.00
Claims unpaid December 31, 1909	11	1,175.00	1	100.00

General Interrogatories

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

Answer—Yes.

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

Answer—857.

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

Answer—Monthly.

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

Answer—One representative for each charter lodge and one additional for each one hundred or major fraction over the first one hundred.

What is the basis of said representation?

Answer—Number of members in lodge.

How often are regular meetings of the governing body held?

Answer—Biennially.

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

Answer—June, 1908.

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

Answer—450.

How many of same were delegates of subordinate branches?

Answer—433.

When and by whom are the officers and directors elected?

Answer—Supreme lodge.

What are the qualifications for membership?

Answer—To pass medical examination, pay amount required and be between the ages of 18 and 51 years.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 51 years.

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

Answer—$500, $1,000, $2,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Such persons as are permitted to by the laws of the state.

How are the expenses of the governing body defrayed?

Answer—Fifteen per cent of monthly payment and certificate fees.

Are assessments graded on any table of mortality?

Answer—No.

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

Answer—Entry age.

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

Answer—Level premium.

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

Answer—No.

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

Answer—Twelve, any number required without limit if necessity demands.

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

Answer—No.

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

Answer—The laws of the order provide monthly payment without notice

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

Answer—Yes.

If so, what amount and for what purpose?

Answer—Fifteen per cent for expenses.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, give all the facts relating thereto.

Answer—70 years.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $37,398.94; expense, $6,599.81.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

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

Answer—First, from all balances in the benefit fund after making provision for the payment of pending claims. Second, from deductions from commulative certificates, and, third, from interest, which can be drawn on when twelve assessments per annum is not enough to pay death claims only.

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

Answer—No.

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

Answer—Yes.

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

Answer—Illinois, 368; Iowa, 112; Wisconsin, 156; Michigan, 102; Minnesota, 31; Missouri, 68; Kansas, 17; Nebraska, 3.

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

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $2,791,336.11.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $2,286,923.06.

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

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

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

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

THE NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY,

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

Incorporated February 22, 1892. Commenced business February 22, 1892.

Home office, 701 Kansas Avenue, Topeka, Kansas.

President, W. B. KIRKPATRICK. Vice-President, W. G. COX.
Secretary, J. V. ABRAHAMS. Treasurer, W. M. FORBES.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 1,243,243.64

Income

Mortuary:			
First year's assessments and premiums	$ 40,216.15		
Subsequent years' assessments and premiums	855,045.50		
Total received from members		$ 895,261.55	
Reserve:			
Total received from members		140,914.14	
Interest and rents		74,163.13	
Protested check		6.56	

Expense:			
Dues and per capita tax	$ 147,987.13		
Total received from members		147,987.13	
Sale of lodge supplies		1,755.86	
Extension Fund:			
Dues and assessments	$ 107,498.00		
Total received from members		107,498.00	
Certificate fees		866.25	
Total income			1,368,452.72
Amount carried forward			$ 2,611,696.36

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	19,282.63
Interest on bonds		22,539.69
Interest from all other sources		7,455.42
Gross rent from association's property, including $2,400.00 for association's occupancy of its own buildings		24,885.39
Total gross interest and rents	$	74,163.13
From all other sources:		
Remittances from protested check	$	6.56
Certificate fees		866.25
Total from all other sources	$	872.81

Disbursements

Death claims	$	886,375.76	
Permanent disability claims		4,125.00	
Old age benefits		3,750.00	
Total benefits paid	$	894,250.76	
Commissions and fees paid to deputies or organizers		161,375.69	
Salaries of officers and trustees		13,200.00	
Salaries and other compensation of committees		2,180.00	
Salaries of office employes		18,382.71	
Salaries and fees paid to supreme medical examiners		6,000.00	
Traveling and other expenses of officers, trustees and committees		1,500.91	
Insurance department fees		323.00	
Rent, including $2,400.00 for association's occupancy of its own buildings		2,400.00	
Advertising, printing and stationery		15,839.89	
Postage, express, telegraph and telephone		6,102.36	
Official publication		13,287.36	
Legal expense in litigating claims, $2,154.47; other legal expenses, $942.49		3,096.96	
Furniture and fixtures		606.50	
Taxes (including personal taxes, $620.80), repairs and other expenses on real estate		11,013.63	
All other disbursements:			
National Fraternal Congress	$ 207.50		
State Fraternal Congress	60.00		
Bonds	1,582.60		
Miscellaneous	2,450.49		
National convention	950.00		
Settlement of contested claims	11,180.81	16,431.40	
Total disbursements			1,165,991.17
Balance			$ 1,445,705.19

Ledger Assets

Book value of real estate, unincumbered	$ 275,717.70	
Mortgage loans on real estate, first liens	436,406.28	
Book value of bonds (excluding interest)	494,765.19	
Deposited in banks (not on interest)	238,816.02	
Total ledger assets		$ 1,445,705.19

Non-Ledger Assets

Interest due, $140.10; and accrued, $6,779.31, on mortgages	$ 6,919.41	
Interest accrued on bonds	10,227.76	
Rents accrued	18,775.42	
Total interest and rents due and accrued		35,922.59
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		77,500.00
All other assets:		
Reserve fund	$ 12,500.00	
Expense fund	20,000.00	
Total		32,500.00
Gross assets		$ 1,591,627.78
Total admitted assets		$ 1,591,627.78

Liabilities

Death claims due and unpaid	$ 31,321.62	
Death claims reported not yet adjusted	60,741.15	
Total death claims		$ 92,062.77
Permanent disability claims reported and not yet adjusted	$ 350.00	
Total permanent disability claims		350.00
Old age and other benefits due and unpaid		850.00
Total unpaid claims		$ 93,262.77
Total liabilities		$ 93,262.77

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 239,974.05	$ 951,789.53
First year's assessments and premiums	40,216.15	
Subsequent year's assessments and premiums	855,045.50	
Interest and rents		215,077.27
Totals	$ 1,135,235.70	$ 1,166,866.80
Disbursements during the year	905,431.57	11,013.63
Balance on hand December 31, 1909	$ 229,804.13	$ 1,155,853.17

Exhibit of Funds—Continued.

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 51,480.06	$ 1,243,243.64
First year's assesments and premiums		40,216.15
Subsequent year's assessments and premiums		855,045.50
Dues and per capita tax	258,113.80	258,113.80
Interest and rents		215,077.27
Totals	$ 309,593.86	$ 2,611,696.36
Disbursements during the year	249,545.97	1,165,991.17
Balance on hand December 31, 1909	$ 60,047.89	$ 1,445,705.19

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	80,959	$97,959,500.00	2,095	$ 2,283,000.00
Benefit certificates written during the year	24,911	26,560,500.00	784	750,000.00
Totals	105,870	$124,520,000.00	2,879	$ 3,033,000.00
Deduct terminated or decreased during the year	14,512	14,253,000.00	581	520,000.00
Total benefit certificates in force December 31, 1909	91,358	$110,267,000.00	2,298	$ 2,513,000.00
Benefit certificates terminated by death during the year	731	926,000.00	10	10,500.00
Benefit certificates terminated by lapse during the year	11,943	12,043,000.00	510	480,500.00
Benefit certificates terminated by not lifted during the year	1,838	1,284,000.00	61	29,000.00

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	74	$ 100,500.00	2	$ 2,000.00
Claims (face value) incurred during the year	731	926,000.00	10	10,500.00
Totals	805	$ 1,026,500.00	12	$ 12,500.00
Claims paid during the year	728	886,375.76	10	8,422.22
Balance		$ 140,124.24		4,077.78
Saved by compromising or scaling down claims during the year		40,624.24		77.78
Claims rejected during the year	12	$ 18,000.00		
Claims unpaid December 31, 1909	77	99,500.00	2	$ 3,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	11	$ 4,475.00	1	$ 125.00
Totals	11	$ 4,475.00	1	$ 125.00
Claims paid during the year	9	4,125.00	1	125.00
Balance	2	$ 350.00		
Claims rejected during the year	2	$ 350.00		
Claims unpaid December 31, 1909	2	350.00		

Exhibit of Old Age and Other Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims incurred during the year	31	$ 4,600.00
Totals	31	$ 4,600.00
Claims paid during the year	25	3,750.00
Balance	6	$ 850.00
Claims rejected during the year	1	$ 200.00
Claims unpaid December 31, 1909	6	850.00

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—1,136.

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

Answer—Weekly, semi-monthly.

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

Answer—By representatives elected by states or congressional districts.

What is the basis of said representation?

Answer—A representative for each 1,000 members or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Every two years.

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

Answer—June, 1908.

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

Answer—Ninety-eight.

How many of same were delegates of subordinate branches?

Answer—Seventy-one.

When and by whom are the officers and directors elected?

Answer—Every four years by national council.

What are the qualifications for membership?

Answer—Persons of good moral character, competent to make a living and a believer in a Supreme Being.

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

Answer—Yes.

What are the limiting ages for admission?

Answer—Not less than 18 or over 55 years of age.

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

Answer—$500 to $3,000.

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

Answer—Yes.

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

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relatives, affianced husband or wife and dependents.

How are the expenses of the governing body defrayed?

Answer—Per capita tax; $500, $1.90; $1,000, $2.00; $2,000, $2.20; $3,000, $2.40, and not to exceed six assessments of first year's assessment.

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 of entry.

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

Answer—Level.

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

Answer—No.

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

Answer—Twelve. Any greater sum than the twelve assessments would yield would be paid from the reserve fund.

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

Answer—No.

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

Answer—Each member pays twelve monthly payments without notice.

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

Answer—No.

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

Answer—No.

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

Answer—Yes.

If so, how is the amount guaraneed?

Answer—Reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $77,500; emergency or reserve, $12,500; expense, $20,000.

How many assessments were collected during the year?

Answer—Twelve; mortuary, 895,261.05; emergency or reserve, $140,914.14; expense, $255,485.13.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—$1.00 per $1,000 annually until $50.00 is paid; dying before $50.00 is paid the balance is deducted from benefits; paying death claims when twelve assessments are not sufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Kansas, 269; Missouri, 202; Nebraska, 51; Oregon, 16; Iowa, 40; Ohio, 85; Pennsylvania, 10; Michigan, 32; Indiana, 40; Illinois, 171; California, 24; Oklahoma, 82; Montana, 6; Washington, 14; Kentucky, 36; Colorado, 28; Minnesota, 13; Idaho, 5; Texas, 12.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $6,813,197.87.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $6,531,661.24; disability claims, $51,732.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes. Persons acting as deputies for organized councils.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statements.

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

NATIONAL PROTECTIVE LEGION,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated August 17, 1891. Commenced business October 16, 1890.

Home office, 433-439 Fulton Street, Waverly, N. Y.

President, GEO. A. SCOTT. Vice-President, H. E. PORTER.
Secretary, H. C. LOCKWOOD. Treasurer, H. C. BRUSTER.
Actuary, ABB LANDIS.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 2,612,514.24

Income

Mortuary:			
First year's assessments and premiums	$ 13,919.07		
Subsequent years' assessments and premiums	105,640.33		
Total received from members		$	119,559.40
Interest and rents			6,059.60
From all other sources			3,000.00
Benefit:			
First year's assessments and premiums	$ 133,662.50		
Subsequent years' assessments and premiums	2,442,007.15		
Total received from members			2,575,669.65
Interest and rents			104,799.28
From all other sources			10,321.49
Partial Disability:			
First year's assessments and premiums	$ 9,380.26		
Subsequent years' assessments and premiums	176.54		
Total received from members			9,555.80
From all other sources			1,395.00
Sick and Accident:			
Membership fees actually received	$ 141.50		
First year's assessments and premiums	68,206.94		
Subsequent years' assessments and premiums	182,845.39		
Dues and per capita tax	1,763.50		
Total received from members			252,957.33

Sale of lodge supplies	25,159.48	
From all other sources	12,481.52	
Total income		3,120,958.55
Amount carried forward		$ 5,733,472.79

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$ 6,920.64	
Interest on bonds	99,050.78	
Interest from all other sources (First National Bank)	999.96	
Gross rent from association's property, including $3,000.00 for association's occupancy of its own buildings	3,887.50	
Total gross interest and rents	$ 110,858.88	
From all other sources:		
Checks returned	$ 5,309.93	
Borrowed money	13,150.00	
Profit by sale of securities	6,990.19	
All other items	1,747.89	
Total from all other sources	$ 27,198.01	

Disbursements

Death claims	$ 229,767.62	
Disability claims	527,062.44	
Sick and accident claims	9,529.00	
Old age benefits	1,000.01	
Other benefits: Distribution	2,698,553.05	
Total benefits paid	$ 3,465,912.12	
Commissions and fees paid to deputies or organizers	43,596.00	
Salaries of deputies and organizers	71,607.98	
Salaries of officers and trustees	21,275.08	
Salaries of office employes	28,161.83	
Other compensation of office employes	2,696.56	
Salaries and fees paid to supreme medical examiners	3,724.85	
Salaries and fees paid to subordinate medical examiners	8,457.00	
Traveling and other expenses of officers, trustees and committees	5,883.96	
Insurance department fees	426.70	
Rent, including $3,000.00 for association's occupancy of its own buildings	19,050.62	
Advertising, printing and stationery	6,481.40	
Express, telegraph and telephone, freight and dray	6,696.51	
Lodge supplies	94.72	
Official publication and printing stationery	14,265.39	
Expense of supreme lodge meeting	9,834.08	
Legal expense in litigating claims, $1,344.33; other legal expenses, $3,266.62	4,610.95	
Furniture and fixtures	1,400.78	
Taxes, repairs and other expenses on real estate	1,314.98	
All other disbursements:		
Payments returned	$ 1.80	
Bonds of national and local officers and office employes	2,748.40	
Janitors	1,095.00	
Safe deposit box	303.00	
Associated Fraternities	946.02	
Payment of note for general fund	12,075.00	

Actuary	322.00		
Mortgage tax, Y. M. C. A.	100.00		
Loss on sale of securities	5,635.20		
Expenses in foreclosure of People's Gas & Electric Co.	530.50		
Interest on bonds hypothecated	396.88		
Organizers' traveling expenses	10,271.63		
Postage	12,054.71		
All other items, including light, fuel and office supplies for home office and subordinate offices	6,154.83	52,634.97	
Total disbursements			3,768,126.48
Balance			$ 1,965,346.31

Ledger Assets

Book value of real estate, unincumbered	$ 70,289.21	
Mortgage loans on real estate, first liens	147,300.00	
Book value of bonds (excluding interest)	1,709,619.66	
Deposited in trust companies and banks on interest	25,000.00	
Deposited in banks (not on interest)	13,137.44	
Total ledger assets		$ 1,965,346.31

Non-Ledger Assets

Interest due, $561.25; and accrued, $3,138.94, on mortgages	$ 3,700.19	
Interest due, $3,105.00; and accrued, $25,741.06, on bonds	28,846.06	
Rents due	212.50	
Total interest and rents due and accrued		32,758.75
Print paper and stationery		2,935.40
Nine shares of stock in Defiance Gas & Electric Co., Defiance, Ohio, given to organization upon reorganization of company		900.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		215,312.22
Loaned to members for temporary disability		395,427.50
All other assets:		
Office fixtures and printing plant in temple	$ 53,367.79	
Supplies on hand	23,395.09	
Office fixtures and supplies in hands of organizers	20,868.60	
Due from local legions for supplies and regalia	23,957.94	
Due from organizers for supplies	2,339.86	
Total		123,929.28
Gross assets		$ 2,736,609.46

Deduct Assets Not Admitted

Bills receivable	$ 23,957.94	
Loaned to members for temporary disability	395,427.50	
Book value of bonds and stocks over market value	82,246.16	
Other items, viz.:		
Office fixtures and printing plant	53,367.79	
Supplies on hand	23,395.09	
Office fixtures and supplies in hands of organizers	20,868.60	
Assessment actually collected by subordinate lodges not yet turned over to supreme lodge	215,312.22	
Total		814,575.30
Total admitted assets		$ 1,922,034.16

Liabilities

Death claims resisted	$ 12,000.00	
Death claims reported not yet adjusted	12,500.00	
Total death claims		$ 24,500.00
Sick and accident claims reported but not yet adjusted	$ 6,167.75	
Total sick and accident claims		6,167.75
Total unpaid claims		$ 30,667.25
Salaries, rents, expenses, commissions, etc., due or accrued		4,513.72
Borrowed money		1,300.00
Total liabilities		$ 36,481.47

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 89,311.87	$ 2,520,559.68
First year's assessments and premiums	13,919.07	133,662.50
Subsequent year's assessments and premiums	105,640.33	2,442,007.15
Interest and rents	6,059.60	104,799.28
From all other sources	3,000.00	10,321.49
Totals	$ 217,930.87	$ 5,211,350.10
Disbursements during the year	103,917.46	3,361,188.24
Balance on hand December 31, 1909	$ 114,013.41	$ 1,850,161.86

Classification	Sick and Accident	Expense	Totals
Balance on hand December 31, 1908	$ 55.85	$ 2,586.84	$ 2,612,514.24
Membership fees received		141.50	141.50
First year's assessments and premiums	9,380.26	68,206.94	225,168.77
Subsequent year's assessments and premiums	175.54	182,845.39	2,730,668.41
Dues and per capita tax		1,763.50	1,763.50
Interest and rents			110,858.88
Sale of lodge supplies		25,159.48	25,159.48
From all other sources	1,395.00	12,481.52	27,198.01
Totals	$ 11,006.65	$ 293,185.17	$ 5,733,472.79
Disbursements during the year	10,969.00	292,051.78	3,768,126.48
Balance on hand December 31, 1909	$ 37.65	$ 1,133.39	$ 1,965,346.31

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	164,851	$37,396,175.00	537	$ 120,765.00
Benefit certificates written during the year	13,755	4,410,772.50	6	2,700.00
Benefit certificates increased during the year	-------	6,042,870.00	------	20,204.00
Totals	178,606	$47,849,817.50	543	$ 143,669.00
Deduct terminated or decreased during the year	41,249	11,358,552.50	91	26,604.00
Total benefit certificates in force December 31, 1909	137,357	$36,491,265.00	452	$ 117,065.00
Benefit certificates terminated by death during the year	971	229,767.62	3	64,864.00
Benefit certificates terminated by lapse during the year	15,375	5,185,914.88	25	5,027.50
Benefit certificates terminated by expiry during the year	24,903	5,942,870.00	63	20,927.86

Exhibit of Permanent Disability Claims.

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	134	$ 7,215.00	-------	----------
Claims (face value) incurred during the year	14,025	671,124.44	49	$ 2,157.50
Totals	14,159	$ 678,339.44	49	$ 2,157.50
Claims paid during the year	12,771	527,062.44	43	1,685.00
Balance	1,388	$ 151,277.00	6	$ 472.50
Saved by compromising or scaling down claims during the year	-------	80,355.74	-------	292.50
Claims rejected during the year	1,288	$ 64,943.50	6	$ 180.00
Claims unpaid December 31, 1909	100	5,977.75	-------	----------

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims (face value) incurred during the year	986	$ 257,630.87	3	$ 648.64
Totals	986	$ 257,630.87	3	$ 648.64
Claims paid during the year	971	229,767.62	3	648.64
Balance	15	$ 27,863.25		
Saved by compromising or scaling down claims during the year		3,363.25		
Claims rejected during the year	5	$ 12,000.00		
Claims unpaid December 31, 1909	15	24,500.00		

Exhibit of Sick and Accident Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement		
Claims incurred during the year	474	$ 10,991.50
Totals	474	$ 10,991.50
Claims paid during the year	406	9,529.00
Claims rejected during the year	61	$ 1,272.50
Claims unpaid December 31, 1909	7	190.00

Exhibit of Old Age and Other Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement				
Claims incurred during the year	25,875	$ 2,699,553.06	59	$ 5,971.98
Totals	25,875	$ 2,699,553.06	59	$ 5,971.98
Claims paid during the year	25,875	2,699,553.06	59	5,971.98

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—1,689.

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—By representatives from each lodge to a national meeting.

What is the basis of said representation?

Answer—One for each lodge of one hundred members or less, and one for each additional four hundred members.

How often are regular meetings of the governing body held?

Answer—September, 1909; biennially.

When was the last regular meeting of the governing body held?

Answer—September, 1909.

How many members of governing body attended the last regular meeting?

Answer—527.

How many of same were delegates of subordinate branches?

Answer—492.

When and by whom are the officers and directors elected?

Answer—Elected at, by and from the supreme body.

What are the qualifications for membership?

Answer—Persons of good character and health after acceptance by ballot in local lodge and national medical examiner.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 60 years.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 to $5,000 Class A; $100 to $1,500 Class B; $200 to $1,000 Class C.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—For all in mortuary and disability classes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, dependents and affiances.

How are the expenses of the governing body defrayed?

Answer—By appropriation from previous governing body and by local lodge.

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—Nationl Fraternal Congress table, increased for expenses.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Levied on age at entry. Level premium plan.

Have the liabilities of the association under its certificates in force for 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?

Anwer—Liabilities will be ascertained by a valuation in 1911. Actuary employed by the organization is Abb Landis, Nashville, Tenn. Basis will be National Fraternal Congress table of mortality with 4 per cent interest assumption and twelve assessments per year.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum of twelve and as many as may be necessary.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Fifty cents per $1,000 of insurance in Class A from each of the first twelve assessments; half of first five assessments in Class B, and twenty-five cents on each of first twelve assessments in Class C. Rates of assessments being increased to provide for same.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition? If so, give all the facts relating thereto.

Answer—In Class B it pays temporary disability and death benefits and at stated periods it returns such excess accumulations mathematically computed as arise after paying the benefit heretofore mentioned.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Age 70.

Does the association issue annuity contracts or installment policies?

Answer—Only as old age disability benefits.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, Class A, $10,318.58; disability, Class C, $1,108.89; emergency or reserve, Class B benefits, $188,555.90; expense, $26,595.81.

How many assessments were collected during the year?

Answer—Mortuary, Class A, 12; disability, Class C, 12; emergency or reserve, Class B benefits, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by levying an assessment each month, whether needed or not, to pay curent benefits. Disbursed to pay promised benefits if current collection is insufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—At convention in September last.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—New York, 697; Michigan, 289; Pennsylvania, 261; Ohio, 106; New Jersey, 63; Illinois, 2; West Virginia, 22; North Dakota, 19; Washington, 19; California, 17; Texas, 11; Kentucky, 10; Maryland, 7; Rhode Island, 6; Oregon, 5; California, 4; Arkansas, 3; Delaware, 2; Montana, 2; Kansas, 2; District Columbia, 2; Idaho, 1; Oklahoma, 1; Utah, 1; Iowa, 1; Wyoming, 1; scattering, 75.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, Class A, $415,213.56; disability, Class C, $9,829.15; Class B, benefits, $18,393,884.20.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, Class A, $345,025.46; death and disability claims, Class C, $11,186.50; Class B, disability, $3,305,657.44; death, $692,773.66; dividend, $13,531,199.83.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—For preliminary organization of new and resuscitating old legions.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? If not, give full and complete inrelating thereto.

Answer—Deposited in the safety deposit vaults of the Maiden Lane Safe Deposit Co., New York City, N. Y.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statements.

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

NATIONAL UNION,

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated May 14, 1881. Commenced business, June, 1881.

Home office, 447 Michigan Street, Toledo, Ohio.

President, H. E. EVANS. Vice-President, H. C. SMALE.
Secretary, E. A. MYERS. Treasurer, C. O. EVARTS.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 1,481,784.72

Income

Mortuary:			
Interest and rents		$ 6,529.44	
Reserve:			
Interest and rents		57,674.34	
Expense:			
Membership fees actually received	$ 18,143.95		
Dues and per capita tax	330.00		
All other dues and assessments	2,469.14		
Total received from members		20,943.09	
Interest and rents		1,336.10	
Sale of lodge supplies		1,084.44	
Total income			2,587,405.75
Amount carried forward			$ 4,069,190.47

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 57,674.34
Interest from all other sources		7,865.54
Total gross interest and rents		$ 65,539.88
Gross amount of membership fees required or represented by applications		$ 18,866.00
Gross amount of medical examiners' fees		22,120.00

Disbursements

Death claims		$ 1,920,895.00
Total benefits paid		$ 1,920,895.00
Commissions and fees paid to deputies or organizers		35,689.12
Salaries of deputies and organizers		46,500.26
Salaries of managers or agents not deputies or organizers		3,000.00
Salaries of officers and trustees		16,399.32
Other compensation of officers and trustees		230.00
Salaries and other compensation of committees		1,950.00
Salaries of office employes		14,306.50
Salaries and fees paid to supreme medical examiners		4,500.00
Salaries and fees paid to subordinate medical examiners		22,120.00
Traveling and other expenses of officers, trustees and committees		17,145.17
Insurance department fees		485.00
Advertising, printing and stationery		9,942.47
Postage, express, telegraph and telephone		4,294.78
Lodge supplies		1,176.47
Official publication		9,350.70
Legal expense in litigating claims, $1,179.35; other legal expenses, $1,150.00		2,329.35
Furniture and fixtures		1,527.78
Taxes, repairs and other expenses on real estate		2,492.81
Loss on sale or maturity of ledger assets:		
Transferred to non-ledger assets to bring book value of securities down to par value		20,356.21
All other disbursements:		
Fraternal Congress	$ 888.20	
Cabinets	3,305.15	
Expense of care of securities	868.37	
Amounts returned to councils and members	217.14	
Prizes	1,750.00	
Premium on council bonds	1,481.18	
Actuary	325.00	
Expense local headquarters	3,930.07	
Expense field department not included in previous items	14,866.70	27,634.81
Total disbursements		2,162,325.75
Balance		$ 1,906,864.72

Ledger Assets

Book value of real estate, unincumbered		$ 49,453.65
Book value of bonds (excluding interest)		1,605,548.00
Deposited in trust companies and banks on interest		251,863.07
Total ledger assets		$ 1,906,864.72

Non-Ledger Assets

Interest accrued on bonds	$ 874.19	
Total interest and rents due and accrued		874.19
Market value of bonds and stocks over book value		66,922.01
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		203,481.00
Gross assets		$ 2,178,141.92
Total admitted assets		$ 2,178,141.92

Liabilities

Death claims resisted	$ 11,000.00	
Death claims reported not yet adjusted	192,000.00	
Total death claims		$ 203,000.00
Total unpaid claims		$ 203,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		7,998.99
Total liabilities		$ 210,998.99

Exhibit of Funds

Classification	Assessment Account, Receipt from Assessments before division into separate funds	Benefit (Mortuary) Fund	Equalization (Reserve) Fund
Balance on hand December 31, 1908	$ 101,540.87	$ 44,038.69	$ 1,208,564.65
First and subsequent years' assessments and premiums	2,499,838.34		
Interest and rents		6,529.44	57,674.34
Totals	$ 2,601,379.21	$ 50,568.13	$ 1,266,238.99
Increase by transfers		2,345,471.32	360,000.00
Balance	$ 2,601,379.21	$ 2,396,039.45	$ 1,626,238.99
Decrease by transfers	2,495,268.22	360,000.00	
Balance after transfers	$ 106,110.99	$ 2,036,039.45	$ 1,626,238.99
Disbursements during year		1,920,895.00	20,356.21
Balance on hand December 31, 1909	$ 106,110.99	$ 115,144.45	$ 1,605,882.78

Exhibit of Funds—Continued.

Classification	Building Fund	General (Expense) Fund	Totals
Balance on hand December 31, 1908	$ 49,453.65	$ 78,186.86	$ 1,481,784.72
Membership fee received		18,143.95	18,143.95
First and subsequent years' assessments and premiums			2,499,838.34
Dues and per capita tax		330.00	330.00
All other dues and assessments		2,469.14	2,469.14
Interest and rents		1,336.10	65,539.88
Sale of lodge supplies		1,084.44	1,084.44
Totals	$ 49,453.65	$ 101,550.49	$ 4,069,190.47
Increase by transfers		149,796.90	2,855,268.22
Balance	$ 49,453.65	$ 251,347.39	$ 6,924,458.69
Decrease by transfers			2,855,268.22
Balance after transfers	$ 49,453.65	$ 251,347.39	$ 4,069,190.47
Disbursements during year		221,074.54	2,162,325.75
Balance on hand December 31, 1909	$ 49,453.65	$ 30,272.85	$ 1,906,864.72

Exhibit of Certificates

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	60,766	$124,924,000.00	569	$ 866,000.00
Benefit certificates written during the year	9,553	11,771,000.00	95	111,000.00
Benefit certificates increased during the year		147,000.00		2,000.00
Totals	70,319	$136,842,000.00	664	$ 979,000.00
Deduct terminated or decreased during the year	6,669	10,618,000.00	220	247,000.00
Total benefit certificates in force December 31, 1909	63,650	$126,224,000.00	444	$ 732,000.00
Benefit certificates terminated by death during the year	796	1,957,000.00	9	18,000.00
Benefit certificates terminated by lapse during the year	5,873	8,308,000.00	211	227,000.00
Benefit certificates decreased during the year		353,000.00		2,000.00

Exhibit of Death Claims

	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	76	$ 172,000.00		
Claims (face value) incurred during the year	796	1,957,000.00	9	$ 18,000.00
Totals	872	$ 2,129,000.00	9	$ 18,000.00
Claims paid during the year	787	1,920,895.00	9	18,000.00
Balance	85	$ 208,105.00		
Saved by compromising or scaling down claims during the year		5,105.00		
Claims unpaid December 31, 1909	85	$ 203,000.00		

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—841.

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 to state bodies, which elect members of supreme body.

What is the basis of said representation?

Answer—One for first 500; one for each 2,000 thereafter.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—July, 1908.

How many members of governing body attended the last regular meeting?

Answer—Fifty-eight; fifty-three entitled to vote.

How many of same were delegates of subordinate branches?

Answer—Thirty-seven.

When and by whom are the officers and directors elected?

Answer—Biennially by supreme body.

What are the qualifications for membership?

Answer—White male, good character, sound health.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$1,000 to $5,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, heirs, blood relatives, dependents.

How are the expenses of the governing body defrayed?

Answer—Proportion of assessments, membership fees, etc.

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, either.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Optional with applicant.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—Yes; December, 1908.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation?

Answer—National Fraternal Congress; 3½ per cent; twelve; A. Landis.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum optional with supreme body.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Ten cents per month for each $1,000 paid for by all members, old and new.

Does the association promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By rates and equalization fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—$207,327.50; mortuary, $194,705.10; expense, $12,622.40.

How many assessments were collected during the year?

Answer—Mortuary, twelve.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Surplus of mortuary fund, to pay losses only.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 16; Arizona, 2; Arkansas, 3; California, 26; Colorado, 4; District of Columbia, 29; Georgia, 37; Illinois, 135; Indiana, 40; Iowa, 15; Kansas, 14; Kentucky, 10; Maryland, 18; Michigan, 56; Minnesota, 7; Missouri, 33; Montana, 2; Nebraska, 3; New Jersey, 17; New Mexico, 1; New York, 29; North Carolina, 25; North Dakota, 1; Ohio, 161; Oklahoma, 5; Ontario, 4; Oregon, 2; Pennsylvania, 32; South Carolina, 21; Tennessee, 30; Texas, 4; Utah, 2; Virginia, 10; Washington, 12; West Virginia, 17; Wisconsin, 18. Total, 841.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $32,607,232.94.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $30,217,280.99.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

NORTH STAR BENEFIT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated July 18, 1899. Commenced business August 3, 1899.

Home office, 1505 Library Street, Moline, Illinois.

President, J. F. MYERS, M. D. Vice-President, OLOF SOHLBERG, M. D.

Secretary, ELLEN A. OLSON. Treasurer, C. A. SAMUELSON.

Actuary, W. U. PHILLIPS.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 73,408.25

Income

Mortuary:		
First year's assessments and premiums	$ 4,276.09	
Subsequent years' assessments and premiums	29,845.15	
Total received from members		$ 34,121.24

Reserve:			
First year's assessments and premiums	$ 610.87		
Subsequent years' assessments and premiums	4,263.57		
Total received from members		4,874.44	
Interest and rents		3,860.32	
Expense:			
First year's assessments and premiums	$ 1,221.74		
Subsequent years' assessments and premiums	8,527.18		
Dues and per capita tax	5,855.30		
Total received from members		15,604.22	
Sale of lodge supplies		168.75	
Certficate Fees:			
Dues and assessments	$ 941.00		
Total received from members		941.00	
Total income			59,569.97
Amount carried forward			$ 132,978.22

Detailed Exhibit of Interest, Rents, etc.

Interest on morgtage loans	$	2,674.00
Interest on bonds		500.00
Interest from all other sources (deposit in bank)		686.32
Total gross interest and rents	$	3,860.32

Disbursements

Death claims		$	23,067.85
Permanent disability claims			125.00
Total benefits paid		$	23,192.85
Commissions and fees paid to deputies or organizers			7,844.54
Salaries of officers and trustees			3,633.00
Salaries and other compensation of committees			271.00
Salaries of office employes			480.00
Traveling and other expenses of officers, trustees and committees			705.81
Insurance department fees			40.00
Rent			337.50
Advertising, printing, stationery and supplies			682.24
Postage, express, telegraph and telephone			260.65
Official publication, including editor			795.48
Legal expense in litigating claims			76.75
All other disbursements:			
Bonding officers	$ 70.00		
Expense head office	76.18		
Miscellaneous	72.74		
Premiums and accrued interest paid on bonds and mortgages bought	320.42		539.34
Total disbursements			38,859.16
Balance		$	94,119.06

Ledger Assets

Mortgage loans on real estate	$	54,300.00
Book value of bonds (excluding interest)		11,000.00

Deposited in trust companies and banks on interest	16,102.91	
Cash in association's office, $100.00; deposited in banks (not on interest), $12,616.15	12,716.15	
Total ledger assets		$ 94,119.06

Non-Ledger Assets

Interest accrued on mortgages	$ 1,173.08	
Interest accrued on bonds	180.01	
Interest due on deposit in bank	41.33	
Total interest and rents due and accrued		1,394.42
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,784.05
Gross assets		$ 100,297.53
Total admitted assets		$ 100,297.53

Liabilities

Death claims reported not yet adjusted	$ 3,000.00	
Total death claims		$ 3,000.00
Total liabilities		$ 3,000.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 9,575.91	$ 56,543.92
First year's assessments and premiums	4,276.09	610.87
Subsequent years' assessments and premiums	29,845.15	4,263.57
Interest and rents		3,860.32
Totals	$ 43,697.15	$ 65,278.68
Increase by transfers		16,000.00
Balance	$ 43,697.15	$ 81,278.68
Decrease by transfers	16,000.00	
Balance after transfers	$ 27,697.15	$ 81,278.68
Disbursements during the year	23,192.85	320.42
Balance on hand December 31, 1909	$ 4,504.30	$ 80,958.26

Exhibit of Funds—Continued.

Classification	Expense	Total
Balance on hand December 31, 1908	$ 7,288.42	$ 73,408.25
First year's assessments and premiums	1,221.74	6,108.70
Subsequent years' assessments and premiums	8,527.18	42,635.90
Dues and per capita tax	5,855.30	5,855.30
All other dues and assessments, cert. fees	941.00	941.00
Interest and rents		3,860.32
Sale of lodge supplies	168.75	168.75
Totals	$ 24,002.39	$ 132,978.22
Increase by transfers		16,000.00
Balance	$ 24,002.39	$ 148,978.22
Decrease by transfers		16,000.00
Balance after transfers	$ 24,002.39	$ 132,978.22
Disbursements during the year	15,345.89	38,859.16
Balance on hand December 31, 1909	$ 8,656.50	$ 94,119.06

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	4,082	$ 4,271,600.00	309	$ 308,600.00
Benefit certificates written during the year	853	804,000.00	45	41,500.00
Totals	4,935	$ 5,075,600.00	354	$ 350,100.00
Deduct terminated or decreased during the year	274	251,375.00	12	9,500.00
Total benefit certificates in force December 31, 1909	4,661	$ 4,824,225.00	342	$ 340,600.00
Benefit certificates terminated by death during the year	21	22,750.00		
Benefit certificates terminated by lapse during the year	253	227,125.00	12	9,500.00
Benefit certificates decreased during the year		1,500.00		

Exhibit of Death Claims

Classification	Total Claims	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	6	$ 6,000.00
Claims (face value) incurred during the year	21	22,817.85
Totals	27	$ 28,817.85
Claims paid during the year	25	23,067.85
Balance	2	$ 5,750.00
Saved by compromising or scaling down claims during the year		2,750.00
Claims unpaid December 31, 1909	2	$ 3,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	2	$ 500.00	1	$ 250.00
Claims (face value) incurred during the year				
Totals	2	$ 500.00	1	$ 250.00
Claims paid during the year	1	125.00		
Balance	1	$ 375.00	1	$ 250.00
Saved by compromising or scaling down claims during the year		125.00		
Claims rejected during the year	1	$ 250.00	1	$ 250.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—Seventy-eight.

How often are meetings of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Local observatory select delegates to county observatory and county observatory select delegates to grand observatory.

What is the basis of said representation?

Answer—To county observatory one delegate for each twenty-five members. To grand observatory one delegate for each 200 members, provided that each county having an 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—July 10 and 11, 1908.

How many members of governing body attended the last regular meeting?

Answer—Fifty-four.

How many of same were delegates of subordinate branches?

Answer—Twenty-nine (less than one-half of what our present form of representation would show.

When and by whom are the officers, directors and committees elected?

Answer—Triennially by the grand observatory.

What are the qualifications for membership?

Answer—White persons between the ages of 18 and 50, not engaged in certain hazardous occupations, of good moral character and must pass a strict medical examination.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$100 to $2,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Family, wife, husband, heirs, blood relatives, persons dependent upon or such other persons as may be permitted under the laws of the state in which the association is doing business.

How are the expenses of the governing body defrayed?

Answer—Out of expense fund.

Have the liabilities of the association under its certificates in force for 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—Actuary W. U. Phillips is now making valuation, using National Fraternal Congress table of mortality with 4 per cent assumption.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Not less than twelve assessments per year.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—Only reminder in official paper.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Twenty per cent of mortuary assessment is "loading" for expense purposes.

Is any portion of assessments paid by new members used for expenses? If so, give full particulars.

Answer—They are on the basis in this respect with all other members.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70 years, if disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $2,941.72; emergency or reserve, $420.24; expense, $1,422.09.

How many assessments were collected during the year?

Answer—Twelve; mortuary, $34,121.24; emergency or reserve, $4,874.44; expense, $15,604.22.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By 10 per cent of mortuary assessments and such part as the board of directors may transfer from other funds. It is drawn upon when twelve assessments fail to pay all death and disability claims.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 41; Minnesota, 27; Iowa, 10.

Does any officer, director or trustee receive any commission on the business of the association?

Assessments collected from organization of association, viz.:

Answer—Mortuary, $223,534.93.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $164,506.93; disability claims, $1,937.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes; building up established observatories.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated November 20, 1879. Commenced business May 21, 1879.

Date of admission into Iowa, February 15, 1907.

Home office, Corner Fourth and Vine Streets, Fort Madison, Iowa.

President, REV. B. H. FORKENBROCK. Vice-President, FRED B. SHARON.
Secretary and Treasurer, PETER KERN.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 237,904.55

Income

Mortuary:		
First year's assessments and premiums	$ 2,117.71	
Subsequent years' assessments and premiums	93,272.38	
Total received from members		$ 95,390.09

Reserve:			
First year's assessments and premiums	$ 235.30		
Subsequent years' assessments and premiums	10,363.55		
Total received from members		10,598.85	
Interest and rents		9,494.16	
Expense:			
Membership fees actually received	$ 1,491.00		
Dues and per capita tax	4,872.50		
Medical examiner's fees	277.00		
Total received from members		6,640.50	
Interest and rents		542.94	
Sale of lodge supplies		182.00	
From all other sources		3,000.00	
Total income			125,848.54
Amount carried forward			$ 363,753.09

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	9,409.65
Interest from all other sources		627.45
Total gross interest and rents	$	10,037.10
From all other sources:		
From balances in bank	$	585.82
From reserve fund assessments		41.63
Total from all other sources	$	3,000.00
Gross amount of membership fees required or represented by applications	$	1,491.00
Gross amount of medical examiners' fees		277.00

Disbursements

Death claims		$ 70,100.00	
Total benefits paid		$ 70,100.00	
Commissions and fees paid to deputies or organizers		4,460.86	
Salaries of officers and trustees		2,350.00	
Salaries and fees paid to supreme medical examiners		255.00	
Traveling and other expenses of officers, trustees and committees		507.51	
Insurance department fees		80.68	
Adverising, printing and stationery		1,096.09	
Postage, express, telegraph and telephone		259.79	
Lodge supplies		180.30	
Furniture and fixtures		645.05	
All other disbursements:			
Fire insurance on furniture	$ 9.00		
Officers' surety bonds	390.00		
Associated Fraternities' dues	36.62		
Iowa Fraternal Congress dues	1.00		
Notary, legal and recording fees	8.20		
Miscellaneous	46.10	490.92	
Total disbursements			80,426.20
Balance			$ 283,326.89

Ledger Assets

Mortgage loans on real estate, first liens	$ 250,950.00	
Deposited in banks (not on interest)	30,654.59	
Other ledger assets, viz.:		
Reserve fund assessments or assessments paid from reserve fund (loaned to old members at interest and secured by the certificate)	1,722.30	
Total ledger assets		$ 283,326.89

Non-Ledger Assets

Interest due, $190.00; and accrued, $5,395.31, on mortgages	$ 5,585.31	
Total interest and rents due and accrued		5,585.31
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		5.55
All other assets: Office furniture		1,000.00
Gross assets		$ 289,917.75

Deduct Assets Not Admitted

Office furniture	1,000.00
Total admitted assets	$ 288,917.75

Liabilities

Death claims reported not yet adjusted	$ 8,000.00	
Total death claims		$ 8,000.00
Total unpaid claims		$ 8,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		300.00
Borrowed money		3,000.00
Total liabilities		$ 11,300.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 21,509.04	$ 216,390.91
First year's assessments and premiums	2,117.71	235.30
Subsequent years' assessments and premiums	93,272.38	10,363.55
Interest and rents		9,494.16
Totals	$ 116,899.13	$ 236,483.92
Increase by transfers		20,000.00
Balance	$ 116,899.13	$ 256,483.92
Decrease by transfers	20,000.00	
Balance after transfers	$ 96,899.13	$ 256,483.92
Disbursements during the year	70,100.00	
Balance on hand December 31, 1909	$ 26,799.13	$ 256,483.92

Exhibit of Funds—Continued.

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 4.60	$ 237,904.55
Membership fees received	1,491.00	1,491.00
First year's assessments and premiums		2,353.01
Subsequent years' assessments and premiums		103,635.93
Dues and per capita tax	4,872.50	4,872.50
Medical examiners' fees	277.00	277.00
Interest and rents	542.94	10,037.10
Sale of lodge supplies	182.00	182.00
From all other sources	3,000.00	3,000.00
Totals	$ 10,370.04	$ 363,753.09
Increase by transfers		20,000.00
Balance	$ 10,370.04	$ 256,483.92
Decrease by transfers		20,000.00
Balance after transfers	$ 10,370.04	$ 96,899.13
Disbursements during the year	10,326.20	80,426.20
Balance on hand December 31, 1909	$ 43.84	$ 283,326.89

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	4,912	$ 7,090,000.00	4,460	$ 6,532,500.00
Benefit certificates written during the year	430	378,500.00	343	301,500.00
Benefit certificates increased during the year		3,000.00		
Totals	5,342	$ 7,471,500.00	4,803	$ 6,834,000.00
Deduct terminated or decreased during the year	201	249,000.00	163	133,000.00
Total benefit certificates in force December 31, 1909	5,141	$ 7,222,500.00	4,640	$ 6,701,000.00
Benefit certificates terminated by death during the year	40	72,000.00	37	68,000.00
Benefit certificates terminated by lapse during the year	161	171,000.00	126	133,000.00
Benefit certificates decreased during the year		6,000.00		6,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	3	$ 6,000.00	3	$ 6,000.00
Claims (face value) incurred during the year	40	72,100.00	37	68,100.00
Totals	43	$ 78,100.00	40	$ 74,100.00
Claims paid during the year	39	70,100.00	37	68,100.00
Balance	4	$ 8,000.00	3	$ 6,000.00
Claims unpaid December 31, 1909	4	$ 8,000.00	3	$ 6,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—160.

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 the branches.

What is the basis of said representation?

Answer—Each delegate has a vote for every member of his branch.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—October, 1908.

How many members of governing body attended the last regular meeting?

Answer—133.

How many of same were delegates of subordinate branches?

Answer—122.

When and by whom are the officers and directors elected?

Answer—At biennial meetings and by the delegates.

What are the qualifications for membership?

Answer—Roman Catholic, good health and character.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—16 to 50.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$500 and $2,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Husband, wife, relative, legal representative, heir or legatee of the insured member.

How are the expenses of the governing body defrayed?

Answer—By semi-annual dues of 50 cents per member.

Are assessments graded on any table of mortality?

Answer—On no particular table.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—On age at entry, level rate plan.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Regular monthly assessments are collected.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $7,949.17; emergency or reserve, $883.23; expense, $2,436.25.

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—Ten per cent of the mortuary is placed in the reserve and can be used to pay death losses only, when the death claims exceed the regular monthly assessments.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 137; Nebraska, 8; South Dakota, 15.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $1,542,432.44.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $1,342,092.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Only regular commissions to agents.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ROYAL HIGHLANDERS,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated August 10, 1896. Commenced business August 11, 1896.

Home office, Highlander Building, Aurora, Nebraska.

President, W. E. SHARP. Secretary, F. J. SHARP.

Treasurer, A. E. SICKMANN.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 949,809.97

Income

Mortuary, Reserve and Permanent Disability:			
First year's assessments and premiums	$ 17,968.95		
Subsequent years' assessments and premiums	206,162.05		
Total received from members		$ 224,131.00	
Interest and rents		38,396.13	
Expense:			
Membership fees actually received	$ 964.50		
First year's assessments and premiums	4,492.25		
Subsequent years' assessments and premiums	51,540.50		
Dues and per capita tax	13,643.00		
Total received from members		70,640.25	
Interest and rents		4,336.50	
Sale of lodge supplies		1,387.56	
From all other sources		6,889.50	
Total income			345,780.94
Amount carried forward			$ 1,295,590.91

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 38,396.13
Interest on bonds		1,720.00
Gross rent from association's property, including $1,200.00 for association's occupancy of its own buildings		2,616.50
Total gross interest and rents		$ 42,732.63
From all other sources:		
From commissions on real estate loans		$ 6,881.50
Miscellaneous items		8.00
Total from all other sources		$ 6,889.50
Gross amount of membership fees required or represented by applications and fees for changing certificates		$ 964.50

Disbursements

Death claims		$ 145,350.99
Permanent disability claims		4,150.00
Total benefits paid		$ 149,500.99
Commissions and fees paid to deputies or organizers		16,481.77
Salaries of deputies and organizers		23,210.00
Salaries of officers and trustees		12,763.62
Salaries of office employes		6,804.00
Salaries and fees paid to supreme medical examiners		1,592.75
Traveling and other expenses of officers, trustees and committees		978.33
Insurance department fees		190.00
Rent, including $1,200.00 for association's occupancy of its own buildings		1,750.00
Advertising, printing and stationery		2,236.54
Postage, express, telegraph and telephone		1,656.44
Lodge supplies		1,525.81
Official publication		4,423.61
Expense of supreme lodge meeting		6,093.58
Legal expense in litigating claims and other legal expenses		2,560.00
Furniture and fixtures		216.83
Taxes, repairs and other expenses on real estate		570.53
All other disbursements:		
Official bonds	$ 212.00	
Fuel, light and water	229.09	
Insurance on building, plate glass, etc.	214.90	
Assisting needy members	50.00	
Freight, supplies and repairs not included in any previous item	210.21	916.20
Total disbursements		233,471.00
Balance		$ 1,062,119.91

Ledger Assets

Book value of real estate, unincumbered	$ 40,111.17	
Mortgage loans on real estate, first liens	957,000.00	
Book value of bonds (excluding interest)	43,000.00	
Deposited in banks (not on interest)	22,008.74	
Total ledger assets		$ 1,062,119.91

Non-Ledger Assets

Interest accrued on mortgages	$ 23,157.73	
Interest accrued on bonds	860.00	
Total interest and rents due and accrued		24,017.73
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)		40,140.05
Gross assets		$ 1,126,277.69
Total admitted assets		$ 1,126,277.69

Liabilities

Death claims resisted	$ 12,000.00	
Death claims reported not yet adjusted	19,833.37	
Total death claims		$ 31,833.37
Total unpaid claims		$ 31,833.37
Total liabilities		$ 31,833.37

Exhibit of Funds

Classification	Mortuary Reserve and Permanent Disability	Expense	Totals
Balance on hand December 31, 1908	$ 863,063.46	$ 86,746.51	$ 949,809.97
Membership fees received		964.50	964.50
First year's assessments and premiums	17,968.95	4,492.25	22,461.20
Subsequent year's assessments and premiums	206,162.05	51,540.50	257,702.55
Dues and per capita tax		13,643.00	13,643.00
Interest and rents	38,396.13	4,336.50	42,732.63
Sale of lodge supplies		1,387.56	1,387.56
From all other sources		6,889.50	6,889.50
Totals	$ 1,125,590.59	$ 170,000.32	$ 1,295,590.91
Increase by transfers	43,000.00		
Balance	$ 1,168,590.59	$ 170,000.32	$ 1,295,590.91
Decrease by transfers		43,000.00	
Balance after transfers	$ 1,168,590.59	$ 127,000.32	$ 1,295,590.91
Disbursements during the year	149,500.99	83,970.01	233,471.00
Balance on hand December 31, 1909	$ 1,019,089.60	$ 43,030.31	$ 1,062,119.91

Exhibit of Certificates

Classification	Business in Iowa During Year		Total Business of the Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	24,909	$35,622,000.00	1,857	$ 2,398,500.00
Benefit certificates written during the year	7,203	9,244,000.00	465	564,000.00
Totals	32,112	$44,866,000.00	2,322	$ 29,625,000.00
Deduct terminated or decreased during the year	4,916	6,220,000.00	376	4,525,000.00
Total benefit certificates in force December 31, 1909	27,196	$38,646,000.00	1,946	$ 2,510,000.00
Benefit certificates terminated by death during the year	128	188,000.00	14	17,000.00
Benefit certificates terminated by lapse during the year	2,649	3,764,000.00	-------	----------
Benefit certificates terminated by non-acceptance during the year and still pending	2,139	2,268,000.00	362	435,500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	4	$ 5,333.34	-------	----------
Claims (face value) incurred during the year	128	176,021.03	14	$ 11,020.93
Totals	132	$ 181,354.37	14	$ 11,020.93
Claims paid during the year	109	145,350.99	12	6,684.26
Balance	23	$ 36,003.38	2	$ 4,336.67
Saved by compromising or scaling down claims during the year	-------	3,836.67	-------	336.67
Claims rejected during the year	1	$ 333.34	-------	----------
Claims unpaid December 31, 1909	22	21,822.37	2	$ 4,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	-------	----------	-------	----------
Claims (face value) incurred during the year	17	$ 4,150.00	1	$ 200.00
Totals	17	$ 4,150.00	1	$ 200.00
Claims paid during the year	17	4,150.00	1	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—437.

How often are meetings of the subordinate branches required to be held?

Answer—At least once every month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to convention.

What is the basis of said representation?

Answer—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 held?

Answer—September 13 and 14, 1909.

How many members of governing body attended the last regular meeting?

Answer—Twenty-six delegates and thirteen officers.

How many of same were delegates of subordinate branches?

Answer—Twenty-six.

When and by whom are the officers and directors elected?

Answer—Every four years by delegates in convention.

What are the qualifications for membership?

Answer—Members between the ages of 18 and 48 years, who are morally qualified, and who shall pass a satisfactory physical examination, unless engaged in a business or occupation prohibited to members of this fraternity, shall be eligible to participate in the benefit funds of the fraternity.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 48 for insurance; 17 to 65 for fraternal or social members.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$1,000 to $3,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—No benefit certificate shall be made payable to any person other than the blood relatives, husband, affianced husband, wife, affianced wife, or dependents, nor can any such certificate be transferred or assigned by a member to any other persons than the above.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax of $1.00 and not to exceed 20 per cent of monthly payments.

Are assessments graded on any table of mortality?

Answer—No mortality tables are used.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—No mortality tables are used. Monthly payments are fixed on age

at entry. Monthly payments are collected each month whether death occurs or not.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One payment collected each month whether death occurs or not.

Are notices of the assessmerts and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes; published in the official paper and mailed to each member each month.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—See answer to question above.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

If so, how is the amount guaraneed?

Answer—No guarantee.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—One-tenth each year after 70 years.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, disability and emergency or reserve, $21,082.85; expense, $5,270.70.

How many assessments were collected during the year?

Answer—Mortuary, disability and emergency or reserve, 11; expense, 11.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Monthly payments are collected each month whether death occurs or not. Excess over deaths carried to reserve fund, which with all interest accumulations guarantee members against excessive cost as order grows older.

Has the constitution or laws of the association been amended during the year, and if so when?

Answr—Yes, September 13 and 14, 1909.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 261; Montana, 20; Iowa, 37; Colorado, 23; Washington, 22; Idaho, 7; Wyoming, 13; District of Columbia, 1; Kansas, 22; Utah, 3; California, 5; Oklahoma, 10; New Mexico, 9; Kentucky, 4; total, 437.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, reserve and disability, $1,824,011.11.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $1,034,238.44; disability claims, $23,800.00.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No; except for organizing new castles and assisting in building up old ones.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—None loaned.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ROYAL NEIGHBORS OF AMERICA,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated March 21, 1895. Commenced business March 21, 1895.

Home office, Rock Island, Illinois.

Supreme Oracle, MRS. LINA M. COLLINS, 401 Baltimore Block, St. Paul, Minn.
Supreme Vice-Oracle, MRS. BETTIE HUBBELL, Fowler, Colo.
Supreme Recorder, MISS MYRTLE E. DADE, Rock Island, Ill.
Supreme Receiver, MRS. JESSIE MITCHELL, Ionia, Mich.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 349,896.42

Income

Mortuary:			
Assessments	$ 995,084.79		
Total received from members		$ 995,084.79	
Interest and rents		4,296.58	
Expense:			
Membership fees actually received	$ 29,874.00		
Dues and per capita tax	178,760.10		
Total received from members		208,660.10	
Interest and rents		4,040.21	
Sale of lodge supplies		24,728.24	
From all other sources		15,550.76	
Ramsey		144.00	
Total income			1,252,434.68
Amount carried forward			$ 1,602,331.10

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 3,220.70
Interest from all other sources		5,046.09
Total gross interest and rents		$ 8,266.79
From all other sources:		
Certificate and card fees		$ 2,100.75
Security bond premiums		10,687.95
Official publication—advertising		2,394.55
Miscellaneous fees		273.98
Unaudited funds		93.53
Voluntary contributions		144.00
Total from all other sources		$ 15,694.76

Disbursements

Death claims		$ 917,258.05
Other benefits:		
Appeal for help—paid from emergency fund		8.40
Unaudited funds: balance decreased in 1909		1,538.24
Total benefits paid		$ 918,804.69
Commissions and fees paid to deputies or organizers		46,284.84
Salaries of managers or agents not deputies or organizers		1,425.00
Salaries of officers and trustees		6,583.31
Other compensation of officers and trustees		9,603.00
Salaries and other compensation of committees		5,532.00
Salaries of office employes		38,615.23
Salaries and fees paid to supreme medical examiners		18.00
Traveling and other expenses of officers, trustees and committees		10,786.06
Rent		892.92
Advertising, printing and stationery		2,942.50
Postage, express, telegraph and telephone		7,463.48
Lodge supplies		11,362.07
Official publication		21,556.24
Expense of supreme lodge meeting		31,103.90
Legal expense in litigating claims		4,778.42
Furniture and fixtures		833.10
All other disbursements:		
Security bond premiums	$ 4,422.34	
General office expense	3,584.88	
Interest on death claim—Ramsey fund	65.00	
Refund of payment on rejected claims and annulled certificate	411.20	8,483.42
Total disbursements		1,127,068.18
Balance		$ 475,262.92

Ledger Assets

Book value of bonds (excluding interest)		$ 105,144.35
Deposited in trust companies and banks on interest		299,519.40
Deposited in banks (not on interest)		62,814.22
Other ledger assets, viz.: Lodge supplies		7,784.95
Total ledger assets		$ 475,262.92

Non-Ledger Assets

Interest due, $1,125.00; and accrued, $600.83, on bonds	$ 1,725.83	
Interest due on other assets	1,835.37	
Total interest and rents due and accrued		$ 3,561.20
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge (estimated)		100,000.00
All other assets:		
Furniture and fixures	$ 9,783.40	
Mailing department equipment	11,197.16	
Total		20,980.56
Gross assets		$ 599,804.68

Deduct Assets Not Admitted

Lodge supplies	$ 7,784.95	
Furniture and fixtures	9,783.40	
Mailing department equipment	11,197.16	
Total		28,765.51
Total admitted assets		$ 571,039.17

Liabilities

Death claims due and unpaid	$ 4,500.00	
Death claims resisted	36,250.00	
Death claims reported not yet adjusted	100,000.00	
Total death claims		$ 140,750.00
Total unpaid claims		$ 140,750.00
Salaries, rents, expenses, commissions, etc., due or accrued (estimated)		15,000.00
Total liabilities		$ 155,750.00

Exhibit of Funds

Classification	Mortuary	Ramsey Fund
Balance on hand December 31, 1908	$ 248,273.45	$ 2,192.17
Assessments	995,084.79	
Interest and rents	4,226.58	
From all other sources		144.00
Totals	$ 1,247,584.82	$ 2,336.17
Disbursements during the year	918,796.29	65.00
Balance on hand December 31, 1909	$ 328,788.53	$ 2,271.17

Exhibit of Funds—Continued

Classification	Emergency	Expense	Totals
Balance on hand December 31, 1908	$ 469.76	$ 98,961.04	$ 349,896.42
Membership fees received		29,874.00	29,874.00
Dues and per capita tax		178,786.10	178,786.10
Assessments			995,084.79
Interest and rents		4,040.21	8,266.79
Sale of lodge supplies		24,728.24	24,728.24
From all other sources		15,550.76	15,694.76
Totals	$ 469.76	$ 351,940.35	$ 1,602,331.10
Disbursements during the year	8.40	208,198.49	1,127,068.18
Balance on hand December 31, 1909	$ 461.36	$ 143,741.86	$ 475,262.92

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	154,424	$166,086,500.00	12,687	$ 13,628,750.00
Benefit certificates written during the year	30,225	306,142.50	2,042	2,024,750.00
Benefit certificates increased during the year		621,750.00		17,500.00
Totals	184,649	$197,322,500.00	14,729	$ 15,671,000.00
Deduct terminated or decreased during the year	4,743	5,213,500.00	302	335,000.00
Total benefit certificates in force December 31, 1909	179,906	$192,109,000.00	14,427	$ 15,336,000.00
Benefit certificates terminated by death during the year	883	918,250.00	67	70,500.00
Benefit certificates terminated by lapse during the year	3,860	3,890,250.00	161	162,500.00
Benefit certificates terminated by transfer during the year			74	91,500.00
Benefit certificates decreased during the year		405,000.00		10,500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	148	$ 163,250.00	9	$ 9,500.00
Claims (face value) incurred during the year	883	918,250.00	67	70,500.00
Totals	1,031	$ 1,081,500.00	76	$ 80,000.00
Claims paid during the year	890	917,258.05	66	69,000.00
Balance	141	$ 164,241.95	10	$ 11,000.00
Saved by compromising or scaling down claims during the year		14,991.95		
Claims rejected during the year	9	$ 8,500.00		
Claims unpaid December 31, 1909	132	140,750.00	10	$ 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—5,868.

How often are meetings of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by state camps composed of delegates from local camps.

What is the basis of said representation?

Answer—One delegate per 1,000 members.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1908.

How many members of governing body attended the last regular meeting?

Answer—220.

How many of same were delegates of subordinate branches?

Answer—200.

When and by whom are the officers and directors elected?

Answer—Delegates in supreme camp convention.

What are the qualifications for membership?

Answer—Of good health, character, between 17 and 50 years of age. White male members must be members of Modern Woodman of America.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—No.

What are the limiting ages for admission?

Answer—17 to 50 in all states but Wisconsin, New York and Nebraska, where minimum is 18.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 to $2,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of the family, dependents and blood relatives.

How are the expenses of the governing body defrayed?

Answer—From general fund derived principally from per capita and certificate fees.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Fixed rate as per table attached.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Collected ten in 1909; average ten in past six years. Not limited.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—Law provides an assessment shall be levied each month except when notice of skip is made.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses? If so, what amount and for what purpose?

Answer—Twenty per cent of an assessment is permitted. None used in 1909.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce? If so, how is the amount guaranteed?

Answer—By agreement in certificate to levy sufficient assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $100,000.

How many assessments were collected during the year?

Answer—Mortuary, 10.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—None.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 994; Iowa, 511; Wisconsin, 485; Kansas, 501; Nebraska, 409; Minnesota, 400; Michigan, 298; South Dakota, 129; North Dakota, 132; Missouri, 493; Indiana, 232; Ohio, 103; West Virginia, 25; Pennsylvania, 39; Wyoming, 32; Montana, 43; Idaho, 48; Washington, 128; Oregon, 70; California, 102; Colorado, 89; Oklahoma, 228; Arizona, 1; Maryland, 13; New Jersey, 5; New York, 73; Utah, 13; Rhode Island, 4; Nevada, 3; Connecticut, 16; Maine, 48; Kentucky, 56; Virginia, 2; District of Columbia, 3; Texas, 95; Arkansas, 28; New Mexico, 9; British Columbia, 2; Alberta, 4; Saskatchewan, 2; total, 5,868.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $5,918,405.63.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $5,564,955.44.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No; only in upbuilding camps.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No loans.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD,

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 1, 1891. Commenced business January 1, 1891.

Home office, Corner Fifteenth and Howard Streets, Omaha, Nebraska.

President, JOSEPH C. ROOT. Vice-President, WILLIAM A. FRASER.
Secretary, JOHN T. YATES. Treasurer, MORRIS SHEPPARD.
Actuary, JOHN W. BARTH.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 7,605,890.00

Income

Mortuary:		
Assessments and premiums	$ 5,363,913.36	
Total received from members		$ 536,913.36
Interest and rents		7,499.54
From all other sources		53.95

Reserve:		
Assessments and premiums	$ 701,133.85	
Total received from members		701,133.85
Interest and rents		357,839.90
From all other sources		824.12
Expense (including change of certificates):		
Membership fees actually received	$ 121,402.74	
Assessments and premiums	828,048.07	
Total received from members		949,450.81
Interest and rents		22,762.57
Sale of lodge supplies		15,631.98
From all other sources		46,142.28
Building Fund:		
Assessments and premiums	$ 118,243.10	
Total received from members		118,243.10
Interest and rents		826.56
From all other sources		75,000.00
Grand total		$ 7,659,322.02
Deduct payments returned to applicants, viz.:		
Mortuary, $8,044.37; expense, $12,276.72		20,321.09
Total income		7,639,000.93
Amount carried forward		$ 15,244,890.99

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds		$ 353,232.65
Interest from all other sources		15,549.41
Gross rent from association's property, including $13,136.00 for association's occupancy of its own buildings		20,146.51
Total gross interest and rents		$ 388,928.57
From all other sources:		
Surety bonds, camp officers		$ 11,565.40
Pacific and Canadian jurisdictions, dues		800.00
Relief funds		1,241.45
Donation from banks on purchase of new headquarters site		75,000.00
Cancelled warrants		255.37
Returned remittances reimbursed		6,966.31
Boys of Woodcraft for dues		138.00
Rover camp dues		1,947.89
Premiums for new members		2,712.39
Advertising in official publication		11,761.90
Accumulation on discounts on bonds purchased below par		824.12
Surety companies for losses of camp funds		4,914.09
Advances paid by deputies, camps and others		3,893.43
Total from all other sources		$ 122,020.35
Gross amount of membership fees required or represented by applications		$ 117,459.00

Disbursements

Death claims		$ 3,852,962.79
Old age benefits		22,650.00
Other benefits:		
Monuments		296,955.75
Total benefits paid		$ 4,172,568.54

Commissions, salaries, expenses and fees paid to deputies or organizers			417,616.79
Salaries of officers and trustees			26,100.00
Other compensation of officers and trustees			9,412.52
Salaries and other compensation of committees			9,114.07
Salaries of office employes			134,520.80
Salaries and fees paid to supreme medical examiners			10,000.06
Salaries and fees paid to subordinate medical examiners			23.00
Traveling and other expenses of officers, trustees and committees			8,620.42
Insurance department fees			1,365.10
Rent, including $13,136.00 for association's occupancy of its own buildings			13,136.00
Advertising, printing and stationery			57,603.95
Postage, express, telegraph and telephone			31,036.98
Lodge supplies			20,239.79
Official publication			111,586.50
Expense of supreme lodge meeting			108,630.53
Legal expense in litigating claims, $6,000.00 salary; other legal expenses, $8,594.02			14,594.02
Furniture and fixtures			5,888.39
Taxes, repairs and other expenses on real estate			12,568.62
Loss on sale or maturity of ledger assets:			
Amoritzation of premiums on bonds	$ 17,494.32		
Accrued interest on bonds purchased	32,073.22		
Total			49,567.54
All other disbursements:			
Beneficiary claims investigation	$ 7,208.42		
Premiums for securing new members	9,308.38		
Returned and protested remittances reimbursed	8,504.65		
Surety bonds (bonding camp officers)	7,890.40		
Associated Fraternities dues and state congresses	1,073.28		
Exchange on checks received	698.27		
Relief funds	515.49		
Traveling expenses, miscellaneous	334.05		
Uniform rank	270.55		
Interest on trust funds	48.00		
Light and repairs on light fixtures	1,594.70		
Typewriter and adding machine repairs	491.19		
Furniture repairs	44.90		
Stationery for office use	2,733.92		
Emergency fund vault rent	115.00		
Towel rent	127.08		
Fire insurance on office furniture and records	324.59		
Twine, cloth and wrapping paper	335.19		
Subscriptions to journals	120.25		
Matches and soap	85.50		
Ice and drinking water	40.10		
Street sprinkling	49.00		
Testing lot for foundation	231.50		
Miscellaneous items	93.13		42,237.54
Total disbursements			$ 5,256,431.10
Balance			$ 9,988,459.89

Ledger Assets

Book value of real estate, unincumbered	$ 352,474.00	
Book value of bonds (excluding interest)	9,064,048.41	
Deposited in trust companies and banks on interest	3,000.00	
Cash in association's office and deposited in banks on interest	553,152.51	
Organizers' balances	435.29	
Other ledger assets, viz.:		
Due from camps and others	15,349.68	
Total ledger assets		$ 9,988,459.89

Non-Ledger Assets

Interest accrued on bonds	$ 78,112.14	
Interest accrued on other assets	5.67	
Rents due	55.00	
Total interest and rents due and accrued		78,172.81
Market value of real estate over book value		47,526.00
Market value of bonds and stocks over book value		51,940.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		650,000.00
All other assets:		
Inventory	$ 65,113.12	
Total		65,113.12
Gross assets		$ 10,881,212.67
Total admitted assets		$ 10,881,212.67

Liabilities

Death claims due and unpaid	$ 2,262.57	
Death claims resisted	61,969.00	
Death claims reported not yet adjusted	596,100.00	
Total death claims		$ 660,331.57
Old age and other benefits due and unpaid, $171,300.00 (less 4 per cent, $24,161.08)		147,138.92
Total unpaid claims		$ 807,490.49
Advanced assessments		103,984.10
All other liabilities, viz.:		
Unpaid monuments	$ 137,100.00	
General relief funds	9,285.39	
Ritualistic prize fund	500.00	
Due to deputies	59.60	
Leitz heirs, $500.00; Voudra heirs, $100.00	600.00	
Head camps H. and M.	12.23	
Total		147,557.22
Total liabilities		$ 1,059,011.81

Exhibit of Funds

Classification	Mortuary	Emergency
Balance on hand December 31, 1908	$ 102,959.78	$ 7,236,943.10
Subsequent year's assessments and premiums	5,355,868.99	701,133.85
Interest and rents	7,499.54	357,839.90
From all other sources	53.95	824.12
Totals	$ 5,466,382.26	$ 8,296,740.97
Increase by transfers		1,000,000.00
Balance	$ 5,466,382.26	$ 9,296,740.97
Decrease by transfers	1,000,000.00	
Balance after transfers	$ 4,466,382.26	$ 9,296,740.97
Disbursements during year	4,172,568.54	49,567.54
Balance on hand December 31, 1909	$ 293,813.72	$ 9,247,173.43

Classification	Building Fund	Expenses	Totals
Balance on hand December 31, 1908		$ 265,987.18	$ 7,605,890.06
Membership fees received		115,115.31	115,115.31
Subsequent year's assessments and premiums	$ 118,243.10	826,804.31	7,002,050.25
Interest and rents	826.56	22,762.57	388,928.57
Sale of lodge supplies		15,631.98	15,631.98
From all other sources	75,000.00	41,396.76	117,274.82
Totals	$ 194,069.66	$ 1,287,698.10	$ 15,244,890.99
Increase by transfers	125,000.00		1,125,000.00
Balance	$ 319,069.66	$ 1,287,698.10	$ 16,369,890.99
Decrease by transfers		125,000.00	1,125,000.00
Balance after transfers	$ 319,069.66	$ 1,162,698.10	$ 15,244,890.99
Disbursements during the year		1,034,295.02	5,256,431.10
Balance on hand December 31, 1909	$ 319,069.66	$ 128,403.08	$ 9,988,459.89

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	439,285	$602,349,500.00	10,960	$ 15,510,500.00
Benefit certificates written during the year	106,559	132,103,900.00	2,109	2,599,400.00
Benefit certificates increased during the year	--------	381,500.00	--------	9,500.00
Totals	545,844	$734,834,900.00	13,069	$ 18,119,400.00
Deduct terminated or decreased during the year	45,475	55,145,500.00	1,346	1,649,100.00
Total benefit certificates in force December 31, 1909	500,369	$679,689,400.00	11,723	$ 16,470,300.00
Benefit certificates terminated by death during the year	3,463	4,898,000.00	93	137,300.00
Benefit certificates terminated by lapse during the year	22,266	25,572,900.00	652	785,700.00
Benefit certificates terminated by suspension during the year	19,746	24,570,600.00	601	725,100.00
Benefit certificates decreased during the year	--------	104,000.00	--------	1,000.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	299	$ 509,727.26	7	$ 13,500.00
Claims (face value) incurred during the year	3,463	4,898,000.00	93	137,300.00
Totals	3,762	$ 5,407,727.26	100	$ 150,800.00
Claims paid during the year	3,200	4,149,918.54	87	123,852.15
Balance	562	$ 1,257,808.72	13	$ 26,947.85
Saved by compromising or scaling down claims during the year	5	399,477.15	--------	5,597.85
Claims rejected during the year	49	$ 60,900.00	2	$ 2,200.00
Claims unpaid December 31, 1909	508	797,431.57	11	19,150.00

Exhibit of Old Age and Other Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	110	$ 116,250.00	18	$ 18,600.00
Claims incurred during the year	56	86,100.00	9	14,900.00
Totals	166	$ 202,350.00	27	$ 33,500.00
Claims paid during the year	--------	22,650.00	--------	3,950.00
Balance	166	$ 179,700.00	27	$ 29,550.00
Saved by compromising or scaling down claims during the year	8	8,400.00	3	3,300.00
Claims unpaid December 31, 1909	158	$ 171,300.00	24	$ 26,250.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—8,651.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Head consul, the junior head consul of head camps and one delegate from each state having 500 or more members, except the state where the head consul resides and also one delegate at large for each succeeding 5,000 or three-fourths fraction thereof in excess of the first 5,000.

What is the basis of said representation?

Answer—One delegate from each camp of twenty or more members and one additional delegate for each 100 members or three-fourths fraction thereof in excess of the first twenty.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June, 1909.

How many members of governing body attended the last regular meeting?

Answer—126.

How many of same were delegates of subordinate branches?

Answer—112.

When and by whom are the officers and directors elected?

Answer—Quadrennially by the sovereign camp.

What are the qualifications for membership?

Answer—A member must be a white male person of sound bodily health, exemplary habits and good moral character.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 52 years.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$500 and $3,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wife, children, adopted children, parents, brothers and sisters or other blood relatives, or to persons dependent upon the member.

How are the expenses of the governing body defrayed?

Answer—Per capita allowance by the sovereign camp to the head camps and mileage and per diem of members to sovereign camp from general fund.

Are assessments graded on any table of mortality?

Answer—Considering our accumulative scaled certificate rate averages approximate to National Fraternal Congress tables.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Level premium.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve assessments per year until the emergency is exhausted, then unlimited.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Seventy years of age.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $455,999.85; emergency or reserve, $60,799,98; expense, $91,199.97.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Ten per cent of the assessments levied, also insured balances in the mortuary fund, is reserved to pay death losses when twelve assessments per year are insufficient.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, June, 1909.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 392; Arizona, 19; Arkansas, 595; Canal Zone, 1; Connecticut, 42; Delaware, 2; District of Columbia, 7; Florida, 241; Georgia, 286; Illinois, 108; Indiana, 91; Iowa, 189; Kansas, 103; Kentucky, 263; Louisiana, 417; Maryland, 14; Mexico, 6; Michigan, 87; Minnesota, 53; Mississippi, 729; Missouri, 373; Nebraska, 207; New Jersey, 40; New Mexico, 69; New York, 114; North Carolina, 266; North Dakota, 14; Ohio, 147; Oklahoma, 498; Pennsylvania, 174; Rhode Island, 5; South Carolina, 440; South Dakota, 18; Tennessee, 352; Texas, 2,063; Virginia, 99; West Virginia, 48; Wisconsin, 79; total, 8,651.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $36,357,741.13.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $31,521,812.37.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, **of the condition and affairs of the**

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA,

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated April, 1880. Commenced business May, 1877.

Home office, 606-610 Mercantile Building, St. Louis, Mo.

President, DR. T. GAUDIN. Vice-President, H. F. CROGHAN.
Secretary, ANTHONY MATRE. Treasurer, CHAS. E. HANNAUER.
Actuary, ABB LANDIS.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 906,678.24

Income

Mortuary:		
First year's assessments and premiums	$ 7,979.60	
Subsequent years' assessments and premiums	625,434.77	
Total		$ 633,414.37
Interest and rents		36,974.91
From all other sources		309.63
Expense:		
Dues and per capita tax	$ 23,035.23	
Medical examiners' fees	165.45	
Total		23,200.68
Sale of lodge supplies		277.70
From all other sources		221.30
Total income		694,398.59
Amount carried forward		$ 1,601,076.83

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 112.48
Interest on bonds		33,650.27
Interest from all other sources		3,212.16
Total gross interest and rents		$ 36,974.91
From all other sources:		
Cancelled warrant		$ 309.63
Fines		25.80
Benefit certificates		195.50
Total from all other sources		$ 530.93

Disbursements

Death claims		$ 571,942.05
Total benefits paid		$ 571,942.05
Salary of chief organizer		500.00
Salaries of officers and trustees		8,799.92
Salaries and fees paid to supreme medical examiners		963.00
Fees paid to subordinate medical officers		2,039.00
Traveling and other expenses of officers, trustees and committees		1,081.25
Insurance department fees		350.25
Rent		1,360.00
Advertising, printing and stationery		728.66
Postage, express, telegraph and telephone		662.65
Lodge supplies		305.05
Official publication		3,236.25
Legal expense in litigating claims, $1,176.08; other legal expenses, $132.15.		1,308.23
Loss on sale or maturity of ledger assets:		
Bond matured (loss)	$ 295.13	
Interest due and paid on bond purchased	1,383.65	
Total		1,678.78
All other disbursements:		
Expense deputy organizers	$ 249.90	
Surety bonds	675.00	

Accountant	130.00		
Official visits	82.25		
Fraternal Congress and Federation fees	92.50		
Premiums to branches for procuring members	2,878.00	4,107.65	
Total disbursements			599,062.74
Balance			$ 1,002,014.09

Ledger Assets

Mortgage loans on real estate, first liens	$ 14,500.00	
Book value of bonds (excluding interest)	937,872.55	
Deposited in trust companies and banks on interest	49,641.54	
Total ledger assets		$ 1,002,014.09

Non-Ledger Assets

Interest accrued on mortgages	$ 70.06	
Interest accrued on bonds	12,313.99	
Interest accrued on other assets	191.06	
Total interest and rents due and accrued		12,575.11
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	$ 25,566.97	
Gross assets		25,566.97

Deduct Assets Not Admitted

Book value of bonds over market value	$ 43,533.21	
Total		43,533.21
Total admitted assets		$ 996,622.96

Liabilities

Death claims due and unpaid	$ 15,396.91	
Death claims reported not yet adjusted	8,832.33	
Total death claims		$ 24,229.24
Total unpaid claims		$ 24,229.24
Total liabilities		$ 24,229.24

Exhibit of Funds

Classification	Mortuary	Organization
Balance on hand December 31, 1908	$ 900,008.83	$ 1,887.30
Assessments and premiums	633,414.87	
Interest and rents	36,974.91	
From all other sources	309.63	
Totals	$ 1,570,707.74	$ 1,887.30
Increase by transfers		4,037.60
Balance	$ 1,570,707.74	$ 5,924.90
Decrease by transfers		
Balance after transfers	$ 1,570,707.74	$ 5,924.90
Disbursements during the year	573,620.83	5,898.65
Balance on hand December 31, 1909	$ 997,086.91	$ 26.25

Exhibit of Funds—Continued.

Classification	Expense	Total
Balance on hand December 31, 1908	$ 4,782.11	$ 906,678.24
Assessments and premiums		633,414.37
Dues and per capita tax	23,035.23	23,035.23
Medical examiners' fees	165.45	165.45
Interest and rents		36,974.91
Sale of lodge supplies	277.70	277.90
From all other sources	221.30	530.93
Totals	$ 28,481.79	$ 1,601,076.83
Increase by transfers		4,037.60
Balance	$ 28,481.79	$ 1,605,114.43
Decrease by transfers	4,037.60	4,037.60
Balance after transfers	$ 24,444.19	$ 1,601,076.83
Disbursements during the year	19,543.26	599,062.74
Balance on hand December 31, 1909	$ 4,900.93	$ 1,002,014.09

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	18,896	$23,185,467.63	104	$ 121,930.48
Benefit certificates written during the year	1,165	754,000.00	18	9,750.00
Benefit certificates increased during the year		10,750.00		
Totals	20,061	$23,950,217.63	122	$ 131,680.48
Deduct terminated or decreased during the year	1,139	1,174,491.32	4	3,750.00
Total benefit certificates in force December 31, 1909	18,922	$22,775,726.31	118	$ 127,930.48
Benefit certificates terminated by death during the year	389	570,622.04		
Benefit certificates terminated by lapse during the year	750	587,806.31	4	2,250.00
Benefit certificates decreased during the year		16,062.97		1,500.00

Exhibit of Death Claims

Classification	Iowa Claims	
	No.	
Claims unpaid December 31, 1908, as per last statement	26	$ 25,549.25
Claims (face value) incurred during the year	389	570,622.04
Totals	415	$ 596,171.29
Claims paid during the year	391	571,942.05
Balance	24	$ 24,229.24
Claims unpaid December 31, 1909	24	$ 24,229.24

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—544.

How often are meetings of the subordinate branches required to be held?

Answer—Every month.

How are the subordinate branches represented in the supreme or governing body?

Answer—They send delegates to state conventions, where supreme delegates for national conventions are elected.

What is the basis of said representation?

One delegate from states having less than 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, 1907.

How many members of governing body attended the last regular meeting?

Answer—Forty-eight.

How many of same were delegates of subordinate branches?

Answer—Forty-one.

When and by whom are the officers and directors elected?

Answer—By the supreme delegates at triennial convention.

What are the qualifications for membership?

Answer—Practical Roman Catholics. Good moral character. Sound bodily health.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 50.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 to $2,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, wife or husband, affianced wife or husband, or a person dependent upon the insured.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax.

Are assessments graded on any table of mortality?

Answer—Graded.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At re-rating in 1904 members were assessed at attained ages, excepting those who took entry age option at reduced insurance.

If on age at entry, are hey based on the "level premium" or "step rate plan"?

Answer—New members pay at entry age "level premium."

Have the liabilities of the association under its certificates in force for 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—Mr. Abb Landis made a valuation of our order with year ending December 31, 1905. Another valuation is now in process by same actuary.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve assessments are levied each year. If these do not suffice extras are called.

Are notices of the assessments and dues sent to the members?

Answer—Notices appear in the official journal.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Answer—None.

Is any portion of assessments paid by new members used for expenses?

Answer—No, except that each member pays 10 cents per month extra as per capita.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $52,500; expense, 10 cents per month per member.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Have only mortuary fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 9; Arkansas, 16; California, 10; Colorado, 5; Connecticut, 2; District Columbia, 9; Florida, 2; Georgia, 6; Idaho, 2; Illinois, 46; Indiana, 60; Iowa, 6; Kansas, 5; Kentucky, 31; Louisiana, 33; Maryland, 1; Massachusetts, 7; Michigan, 2; Minnesota, 6; Mississippi, 10; Missouri, 75; Montana, 3; Nebraska, 14; Nevada, 2; New Hampshire, 1; New Jersey, 1; New Mexico, 2; New York, 23; North Carolina, 1; Ohio, 50; Oklahoma, 1; Oregon, 4; Pennsylvania, 24; Rhode Island, 11; South Carolina, 3; South Dakota, 1; Tennessee, 13; Texas, 33; Utah, 2; Virginia, 2; Washington, 6; West Virginia, 1; Miscellaneous, 3.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $16,649,434.88.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $16,471,793.68.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Premiums are paid members for procuring new members.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—Nothing loaned.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of

SUPREME COUNCIL OF THE ROYAL ARCANUM,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated November 5, 1877. Commenced business, June 23, 1877.

Home office, 407 Shawmut Avenue, Boston, Massachusetts.

Supreme Regent, CLOVIS H. BOWEN. Supreme Vice-Regent, F. T. MCFADEN.
Supreme Secretary, ALFRED T. TURNER. Supreme Treasurer, E. A. SKINNER.

Balance from Previous Year

Ledger assets December 31st of previous year----------	$ 5,829,002.74

Income

Mortuary:		
All assessments and premiums	$ 8,202,265.43	
Total received from members		$ 8,202,265.43
Interest and rents		221,743.32
Reserve:		
Interest and rents		198,345.77
From all other sources		40,117.96
Expense:		
Change of certificates	$ 2,987.00	
Dues supreme council and members at large	193,628.21	
Total received from members		196,615.21
Interest and rents		9,596.98
Sale of lodge supplies		1,912.11
From all other sources		1,169.76
Grand total		$ 8,676,254.48
Deduct payments returned to applicants, viz.: Expense		10.50
Total income		8,676,243.98
Amount carried forward		$ 14,505,246.72

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds: General fund, $2,380.00; emergency fund, $196,963.65		$ 199,343.65
Interest from all other sources		30,320.97
Gross rent from association's property, including $4,509.39 for association's occupancy of its own buildings		4,509.39
Total gross interest and rents		$ 234,174.01
From all other sources:		
R. A. bulletins sold to councils and grand councils		$ 418.60
Fines from delinquent councils		554.00
Dispensations		11.00
Sale of old paper and iron		97.47
Sale of old furniture		80.00
Refunds on account of telephone, postage, clerk hire, etc.		8.69
Net profit realized from sale of securities		40,117.96
Total from all other sources		$ 41,287.72
Gross amount of membership fees required or represented by applications		$ 28,848.00
Gross amount of medical examiners' fees		36,060.00

Disbursements

Death claims		$ 7,625,873.00
Total benefits paid		$ 7,625,873.00
Salaries of deputies and organizers		24,726.47
Salaries of officers and trustees		27,000.00
Other compensation of officers and trustees		4,947.83
Salaries and other compensation of committees		4,350.00
Salaries of office employes		50,265.22
Other compensation of office employes (extra clerical help)		3,029.17
Traveling and other expenses of officers, trustees and committees (official visits)		3,287.66

Insurance department fees			599.50
Rent, including $4,509.39 for association's occupancy of its own buildings			4,509.39
Advertising, printing and stationery			10,136.45
Postage, express, telegraph and telephone			5,529.77
Lodge supplies			310.20
Official publication			18,231.92
Expense of supreme lodge meeting			23,774.37
Legal expense in litigating claims, $3,689.48; other legal expenses, $13,785.81			17,475.29
Furniture and fixtures			524.34
Taxes, repairs and other expenses on real estate			4,509.39
Loss on sale or maturity of ledger assets:			
Burlington & Missouri River R. R. bonds	$ 25.00		
Sale of city of New Castle, Pa., bonds	2.02		
Total			27.02
All other disbursements:			
Accrued interest paid on bonds purchased	$ 4,692.57		
Sundries from contingent fund of supreme regent	165.00		
Fraternal Congress	1,186.75		
Investigation of death claims	1,393.87		
Printing plant	449.27		
New ritual prizes	861.11		
Bonding supreme council officers	857.50		
Office expenses	3,106.11		
Special investigations	578.84		
Scholarship contest	450.00		
Miscellaneous	42.00		
Treasurer of Massachusetts, custody of bonds	2,319.87	16,102.89	
Total disbursements			7,845,209.88
Balance			$ 6,660,036.84

Ledger Assets

Book value of real estate, unincumbered	$ 45,000.00	
Book value of bonds (excluding inerest)	5,853,194.05	
Deposited in trust companies and banks on interest:		
Mortuary fund	667,507.57	
General fund	67,146.65	
Emergency fund	15,688.57	
Other ledger assets, viz.:		
Supreme secretary's contingent fund in bank	3,500.00	
Supreme treasurer's contingent fund in bank	3,000.00	
Deposit with provincial treasurer of Quebec	5,000.00	
Total ledger assets		$ 6,660,036.84

Non-Ledger Assets

Interest due and accrued on bonds	$ 82,142.70	
Interest due and accrued on bank balances	554.66	
Total interest and rents due and accrued		82,697.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		674,707.14

Supreme council dues		97,000.00
All other assets:		
Sundry ledger balances	$ 209.73	
Office furniture	4,561.54	
Stock on hand for sale (cost value)	3,063.99	
Printing plant	9,122.23	
Total		16,957.49
Gross assets		$ 7,531,398.83

Deduct Assets Not Admitted

Bills receivable	$ 209.73	
Book value of bonds and stocks over market value	219,719.05	
Other items, viz.:		
Office furniture	4,561.54	
Stock on hand for sale	3,063.99	
Printing plant	9,122.23	
Mortuary liability in Quebec	1,000.00	
Total		237,676.54
Total admitted assets		$ 7,293,722.29

Liabilities

Death claims due and unpaid	$ 85,872.08	
Death claims resisted	14,000.00	
Death claims resisted on account of persons not in good standing	26,000.00	
Death claims reported not yet adjusted	609,208.47	
Total death claims	$ 735,080.55	
Deduct claim in Quebec provided for by special deposit	1,000.00	
Total unpaid claims		$ 734,080.55
Salaries, rents, expenses, commissions, etc., due or accrued		972.31
All other liabilities, viz.: Sundry ledger balances		134.70
Total liabilities		$ 735,187.56

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 639,883.82	$ 4,994,810.98
All assessments	8,202,265.43	
Interest and rents	26,231.32	198,345.77
From all other sources		40,117.96
Totals	$ 8,868,380.57	$ 5,233,274.71
Increase by transfers		575,000.00
Balance	$ 8,868,380.57	$ 5,808,274.71
Decrease by transfers	575,000.00	
Balance after transfers	$ 8,293,380.57	$ 5,808,274.71
Disbursements during the year	7,625,873.00	4,719.59
Balance on hand December 31, 1909	$ 667,507.57	$ 5,803,555.12

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 194,307.94	$ 5,829,002.74
Membership fees received	2,976.50	2,976.50
Dues and per capita tax	193,628.21	193,628.21
All assessments		8,202,265.43
Interest and rents	9,596.92	234,174.01
Sale of lodge supplies	1,912.11	1,912.11
From all other sources	1,169.76	41,287.72
Totals	$ 403,591.44	$ 14,505,246.72
Increase by transfers		575,000.00
Balance	$ 403,591.44	$ 15,080,246.72
Decrease by transfers		575,000.00
Balance after transfers	$ 403,591.44	$ 14,505,246.72
Disbursements during the year	214,617.29	7,845,209.88
Balance on hand December 31, 1909	$ 188,974.15	$ 6,660,036.84

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	240,251	$497,018,341.22	1,408	$ 2,794,006.03
Benefit certificates written during the year	17,731	24,796,000.00	139	206,500.01
Benefit certificates increased during the year		1,206,500.00		10,000.01
Totals	257,982	$523,020,841.22	1,547	$ 3,010,506.03
Deduct terminated or decreased during the year	15,054	29,714,311.37	134	259,308.26
Total benefit certificates in force December 31, 1909	242,928	$493,306,529.85	1,413	$ 2,751,197.77
Benefit certificates terminated by death during the year	3,260	7,655,339.24	13	35,335.62
Benefit certificates terminated by lapse during the year	11,794	19,520,612.79	121	209,500.00
Benefit certificates terminated by reduction during the year		775,359.34		3,972.64
Benefit certificates decreased during the year		1,763,000.00		10,500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	304	$ 694,359.01	2	$ 3,000.00
Claims (face value) incurred during the year	3,260	7,655,339.24	13	35,335.62
Totals	3,564	$ 8,349,698.25	15	$ 38,335.62
Claims paid during the year	3,241	7,625,873.00	15	38,221.91
Balance	323	$ 723,825.25	-------	$ 113.71
Saved by compromise or scaling down claims during the year, includes two abandoned	2	14,744.70	-------	113.71
Claims unpaid December 31, 1908	321	$ 709,080.55	-------	----------

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—1,953.

How often are meetings of the subordinate branches required to be held?

Answer—At least twice each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected to the grand council, thence by representatives to the supreme council.

What is the basis of said representation?

Answer—Numerical strength. See sections 9, 10, 139, 191 constitution and laws.

How often are regular meetings of the governing body held?

Answer—Annually.

When was the last regular meeting of the governing body held?

Answer—May 19-27, 1909.

How many members of governing body attended the last regular meeting?

Answer—111.

How many of same were delegates of subordinate branches?

Answer—79.

When and by whom are the officers and directors elected?

Answer—At each annual session, by representatives to and members of supreme council.

What are the qualifications for membership?

Answer—White male between ages 21 and 55 years, physically sound and socially acceptable.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—21 to 55.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$1,000 to $3,000. Existing members may reduce to $500.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Wives, children, grandchildren, parents, brothers, sisters, grandparents, nieces, nephews, cousins, uncles, aunts, affianced wives and actual dependents. See section 324.

How are the expenses of the governing body defrayed?

Answer—By supreme council dues of 80 cents per year from members under grand councils and $1.00 per year from members under supreme council jurisdiction.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Royal Arcanum mortality table levied upon existing members according to age attained 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"?

Answer—Members have option of level rate for life or level rate to age 65.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—May collect as many as required. Rates based on expectancy of twelve.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $677,000.

How many assessments were collected during the year?

Answer—Mortuary, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created from surplus of twelve regular assessments to provide for excessive mortality rate. May be used by two-thirds vote of supreme council or by seven-elevenths vote of the executive committee.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; at the annual session in May, 1909.

Have you filed with this department all forms of benefit certificates issued,

a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Massachusetts, 157; Ohio, 131; Michigan, 70; Wisconsin, 43; Illinois, 111; Indiana, 41; New York, 317; Pennsylvania, 259; Maryland, 46; Virginia, 61; Georgia, 66; Tennessee, 40; Missouri, 51; Ontario, 45; New Jersey, 116; Connecticut, 37; Rhode Island, 19; North Carolina, 45; Minnesota, 45; Iowa, 18; District Columbia, 10; Nebraska, 15; California, 26; Kentucky, 19; Quebec, 22; Washington, 10; Colorado, 12; Maritime Province, 23; Maine, 24; New Hampshire, 13; Arkansas, 11; British Columbia, 2; Delaware, 2; Idaho, 1; Kansas, 11; Manitoba, 2; Montana, 2; North Dakota, 3; Oklahoma, 3; Oregon, 4; Utah, 2; Vermont, 7; West Virginia, 11; total, 1,953.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $134,867,892.73.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $129,482,862.14.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes; in building up weak and inactive councils.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated July 1, 1881 and May, 1889. Commenced business July 1, 1881.

Home office, Bay and Richmond Streets, Toronto, Ontario.

President, E. G. STEVENSON. Vice-President, J. D. CLARK.
Secretary, R. MATHISON. Treasurer, T. LAWLESS.
Actuary, SYDNEY PIPE, A. I. A.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 12,897,419.60

Income

Mortuary:		
Assessments and premiums	$ 3,935,166.25	
Total received from members		$ 3,935,166.25
Interest and rents		618,332.90
From all other sources		4,424.39
Permanent Disability:		
From all sources		36,000.00
Sick and Accident:		
Membership fees actually received	$ 27.00	
Assessments and premiums	295,357.59	
Total received from members		295,379.59
From all other sources		211.73
General:		
Membership fees actually received	$ 379.74	
Dues and per capita tax	264,988.72	
All other dues and assessments	2,389.48	
Total received from members		267,757.94
From all other sources		250.00
Grand total		$ 5,157,522.80
Deduct payments returned to applicants, viz:		
Mortuary, $131,001.14; sick and funeral, $1,474.93; general, $1,139.44		133,615.51
Total income		5,023,907.29
Amount carried forward		$ 17,921,326.89

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 133,298.73
Interest on municipal debentures		32,923.64
Interest on guaranteed investments		153,258.24
Interest on bonds		184,641.79
Dividends on stocks		84,776.14
Interest from all other sources		21,972.49
Net rent from association's property		7,461.87
Total gross interest and rents due and accrued		$ 618,332.90
From all other sources:		
Membership fees: General, $379.74; sick and funeral, $22.00		$ 401.74
Changes of policies		2,389.48
Sundry refunds		2,228.29
Redeposited checks 1908: Mortuary, $2,083.49; sick and funeral, $211.73		2,295.22
Refunds fire insurance re investments		362.61
Extension of the order tax		264,988.72
Assessments: Mortuary, $3,935,166.25; sick and funeral, $295,357.59		4,230,523.84
Contributions from general to sick and partial disability fund		36,000.00
Total from all other sources		$ 5,157,522.80

Disbursements

Death claims	$ 2,177,422.83
Permanent disability claims	181,452.32

Sick and accident claims		229,021.27
Old age benefits		128,859.51
Other benefits:		
Funeral claims		18,571.96
Expectancy of life		3,430.45
Total benefits paid		$ 2,738,758.34
Commissions and fees paid to deputies and organizers		30,423.45
Salaries of deputies and organizers		118,399.24
Organizing expenses		109,164.08
Salaries of officers and trustees		35,000.00
Other compensation of officers and trustees		1,978.80
Salaries and other compensation of committees		5,385.75
Salaries of office employes		94,866.20
Traveling and other expenses of officers, trustees and committees		8,590.86
Insurance deparment fees		2,070.14
Rent		8,536.00
Advertising, printing and stationery		3,733.83
Postage, express, telegraph and telephone		5,476.07
Lodge supplies		9,488.06
Official publication		22,160.55
Legal expense in litigating claims $17,942.93; other legal expenses, $784.62		18,727.55
Furniture and fixtures		2,270.70
Taxes, repairs and other expenses on real estate and investments		4,322.68
Loss on sale or maturity of ledger assets:		
Profit and loss written off investments		8,961.58
All other disbursements:		
Bonds of officers, etc	$ 314.42	
Fraternal Societies	1,775.97	
Fire insurance	102.68	
General expenses: Mortuary, $3,407.85; sick and funeral, $414.90	3,822.75	
Donations	2,152.00	
Contributions and interest from general to sick and permanent disability	43,130.32	
Cobalt hospital	1,447.19	
Legislation expenses	178.80	52,924.13
Total disbursements		3,281,238.01
Balance		$ 14,640,088.88

Ledger Assets

Book value of real estate, unincumbered	$ 863,373.52	
I. O. F. funds invested by Union Trust Co.	4,211,383.04	
Mortgage loans on real estate	2,887,748.11	
Book value of bonds (excluding interest)	4,637,546.86	
Deposited in trust companies and banks on interest	540,037.35	
Other ledger assets, viz.:		
Stocks, bonds and other securities belonging to the I. O. F. December 31, 1909, held by Union Trust Co. in trust for the order and to be taken over in place of $1,500,000.00 par value capital stock of the Union Trust Co. Ltd. surrendered by the supreme court of the I. O. F. on the reduction of the capital stock of the Union Trust Co. from $2,000,000.00 to $1,000,000.00	1,500,000.00	
Total ledger assets		$ 14,640,088.88

Non-Ledger Assets

Interest due, $6,503.56; and accrued, $39,635.91, on mortgages	$ 46,139.47		
Interest due, $7,497.40; and accrued, $17,482.17, on bonds	24,979.57		
Interest accrued on debentures	3,840.01		
Interest accrued on stocks	9,119.21		
Rents due, $610.94; and accrued, $190.80	801.74		
Total interest and rents due and accrued			84,880.00
Market value of bonds and stocks over book value			103,598.74
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			3,661.75
All other assets:			
Temporary advances re fire insurance	$ 282.34		
Furniture and fixtures	30,181.83		
Liens on certificates on December 31, 1909	330,011.27		
Total			360,475.44
Gross assets			$ 15,192,699.81

Deduct Assets Not Admitted

Furniture and fixtures	$ 30,181.83		
Total			30,181.83
Total admitted assets			$ 15,162,517.98

Liabilities

Death claims due and unpaid	$ 2,150.00		
Death claims adjusted, not yet due	4,583.53		
Death claims resisted	25,500.00		
Death claims reported not yet adjusted	93,121.32		
Total death claims		$	125,354.85
Permanent disability claims adjusted, not yet due	$ 2,112.69		
Permanent disability claims reported and not yet adjusted	13,250.00		
Total permanent disability claims			15,362.69
Old age benefits due and unpaid			200.00
Sick and accident claims due and unpaid	$ 2,141.36		
Funeral claims resisted in suit	200.00		
Funeral claims adjusted not yet due	50.00		
Sick and accident claims resisted	2,696.27		
Funeral claims resisted, not in suit	100.00		
Sick and accident claims reported but not yet adjusted	7,542.15		
Funeral claims reported but not yet adjusted	1,050.00		
Total sick and accident claims			13,779.78
Mortuary claims which are paid in annual installments adjusted but not yet due			5,350.00
Old age and other benefits due and unpaid			652,278.71
Total unpaid claims		$	812,326.03
Advanced assessments			5,273.16
All other liabilities, viz.:			
Accounts unpaid December 31, 1909			3,507.37
Temporary and permanent disability			121,887.06
Total liabilities		$	942,994.22

Exhibit of Funds

Classification	Mortuary	Sick and Funeral
Balance on hand December 31, 1908	$12,756,940.37	$ 116,071.70
Membership fees received		22.00
Assessments and premiums	3,804,165.11	293,882.66
Interest and rents	618,332.90	
From all other sources	40,424.39	211.73
Totals	$17,219,862.77	$ 410,188.09
Disbursments during the year	2,703,055.30	294,081.95
Balance on hand December 31, 1909	$14,516,807.47	$ 116,106.14

Classification	General	Totals
Balance on hand December 31, 1908	$ 24,407.53	$ 12,897,419.60
Membership fees received	379.74	401.74
Assesments and premiums	198,605.93	4,296,653.70
Dues and per capita tax	263,849.28	263,849.28
All other dues and assessments	2,389.48	2,389.48
Interest and rents		618,332.90
From all other sources	250.00	40,886.12
Totals	$ 489,881.96	$ 18,119,932.82
Disbursements during the year	482,706.69	3,479,843.94
Balance on hand December 31, 1909	$ 7,175.27	$ 14,640,088.88

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	239,716	$246,027,884.00	939	$ 1,126,541.00
Benefit certificates written during the year	18,516	14,146,311.00	10	8,500.00
Benefit certificates increased during the year		92,818.00		1,000.00
Totals	258,232	$260,267,013.00	949	$ 1,136,041.00
Deduct terminated or decreased during the year	25,202	21,025,168.00	89	92,185.00
Total benefit certificates in force December 31, 1909	233,030	$239,241,845.00	860	$ 1,043,856.00
Benefit certificates terminated by death during the year	2,053	2,199,863.00	6	6,000.00
Benefit certificates terminated by lapse during the year	23,144	18,439,854.00	83	86,185.00
Benefit certificates terminated during the year	5	314,016.00		
Benefit certificates decreased during the year		71,435.00		

Exhibit of Death Claims

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	182	$ 192,114.78	1	$ 1,000.00
Claims (face value) incurred during the year	2,053	2,199,863.49	6	6,000.00
Totals	2,235	$ 2,391,978.27	7	$ 7,000.00
Claims paid during the year	2,075	2,177,422.83	6	5,750.00
Balance	160	$ 214,555.44	1	$ 1,250.00
Saved by compromise or scaling down claims during the year		56,753.95		250.00
Claims rejected during the year	32	$ 32,446.64		
Claims unpaid December 31, 1909	128	125,354.85		$ 1,000.00

Exhibit of Permanent Disability Claims

Classification	Total Claim	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	19	$ 10,500.00
Claims (face value) incurred during the year	356	200,746.91
Totals	375	$ 211,246.91
Claims paid during the year	332	181,452.32
Balance	43	$ 29,794.59
Saved by compromising or scaling down claims during the year		14,431.90
Claims unpaid December 31, 1909	43	15,362.69

Exhibit of Sick and Funeral Claims

Classification	Total Claim	
	No.	Amount
Claims unpaid December 31, 1908, as per last statement	398	$ 10,648.66
Claims incurred during the year	11,118	250,724.35
Totals	11,516	$ 261,373.01
Claims paid during the year	11,072	247,593.23
Claims unpaid December 31, 1909	444	$ 13,779.78

Exhibit of Old Age and Other Claims

Claims unpaid December 31, 1908, as per last statement	1	$ 100.00
Claims incurred during the year	941	132,389.00
Totals	942	$ 132,489.00
Claims paid during the year	941	132,289.00
Balance	1	$ 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—About 4,950.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, bi-weekly, monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect representatives to high courts, who in turn elect to supreme court.

What is the basis of said representation?

Answer—From subordinate to high courts, 1-25, from high to supreme, 165 to 175 allotted to high courts pro rata according to membership.

How often are regular meetings of the governing body held?

Answer—Every three years.

When was the last regular meeting of the governing body held?

Answer—June, 1908.

How many members of governing body attended the last regular meeting?

Answer—206.

How many of same were delegates of subordinate branches?

Answer—178.

When and by whom are the officers and directors elected?

Answer—At triennial session of supreme court by representatives from high courts.

What are the qualifications for membership?

Answer—Sound health, good character, believe in God.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 to 54 years.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 to $5,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Families, relatives, fiancees, or dependents of the member where laws of country will permit.

How are the expenses of the governing body defrayed?

Answer—By five per cent of the assessments, fees, extension tax; ten per cent sick and funeral tax.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Combined experience tables, and thirty American mechanics tables, premiums paid on age at entrance.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Level premium.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Assessments become due and are collected every month.

Are notices of the assessments and dues sent to the members?

Answer—No.

If so, do they state the purpose for which the money is to be used?

Answer—The constitution specifies when assessments are payable and purpose for which they are collected.

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 is applied to payment of management expenses.

Is any portion of assessments paid by new members used for expenses?

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaraneed?

Answer—By monthly premiums, accumulated funds and power to levy extra assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—Age 70.

Does the association issue annuity contracts or installment policies?

Answer—No annuity contracts issued, installment whole life contracts.

What is the amount of one full assessment on present membership, viz.:

Answer—It varies with membership, 1909. Mortuary, $322,706.46; disability, $24,961.07; expense, $21,828.33.

How many assessments were collected during the year?

Answer—Twelve. Mortuary, $3,935,166.25; disability, $295,357.59; expense, $264,988.72.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by surplus of premiums after payment of current claims, to pay claims as they arise.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, in June, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Arizona, 12; California, 247; Colorado, 8; Connecticut, 48; District of Columbia, 2; Florida, 6; Georgia, 8; Hawaii Island, 1; Idaho, 1; Illinois, 193; Indiana, 76; Iowa, 38; Kansas, 6; Kentucky, 15; Maine, 133; Maryland, 15; Massachusetts, 1; Michigan, 435; Minnesota, 121; Missouri, 25; Montana, 16; Nebraska, 14; New Jersey, 113; New York, 562; North Carolina, 7; North Dakota, 65; Ohio, 207; Oregon, 4; Pennsylvania, 82; Rhode Island, 22; South Dakota, 3; Tennessee, 2; Texas, 5; Utah, 1; Vermont, 82; Washington, 27; Wisconsin, 117; West Virginia, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $40,091,842.89; disability, $3,775,448.12.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $25,931,611.63; disability claims, $3,190,004.70.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SUPREME COUNCIL OF THE WESTERN CATHOLIC UNION,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated December, 1877. Commenced business, December, 1877.

Home office, 214½ North Sixth Avenue, Quincy, Illinois.

President, F. W. HECKENKAMP, JR. Vice-President, NICHOLAS J. HORN.
Secretary, JOHN SCHAUF. Treasurer, HERMAN F. JOCKENS.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 191,303.50

Income

Mortuary:			
Membership fees actually received	$ 776.78		
First year's assessments and premiums	3,607.92		
Subsequent years' assessments and premiums	142,955.59		
Total received from members		$ 147,340.29	
Reserve:			
Membership fees actually received	$ 85.78		
First year's assessments and premiums	435.23		
Subsequent years' assessments and premiums	1,151.14		
Total received from members		1,672.15	
Interest and rents		9,082.33	
Expense:			
Dues and per capita tax	$ 8,145.52		
All other dues and assessments	601.35		
Total received from members		8,746.87	
Sale of lodge supplies		83.03	
From all other sources		2,520.00	
Total income			$ 169,444.67
Amount carried forward			$ 360,748.17

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	8,461.86
Interest on bonds		225.00
Interest from all other sources		395.47
Total gross interest and rents	$	9,082.33
From all other sources:		
Lodge supplies, $83.03; bills payable, $2,500.00	$	2,583.03
Rebate on premiums, $20.00; bonding fees, $189.60; change of certificate, $61.75		271.35
Charter fees, $350.00; per capita tax, $8,145.52		8,495.52
Reserve fund		1,672.15
Total from all other sources	$	22,104.38
Gross amount of membership fees required or represented by applications	$	147,340.29

Disbursements

Death claims		$ 107,600.00	
Total benefits paid		$ 107,600.00	
Commissions and fees paid to deputies or organizers		1,619.64	
Salaries of deputies and organizers		900.00	
Salaries of officers and trustees		2,822.65	
Other compensation of officers and trustees		133.54	
Salaries of office employes		668.00	
Traveling and other expenses of officers, trustees and committees		779.80	
Insurance department fees		59.00	
Rent		276.00	
Advertising, printing and stationery		839.60	
Postage, express, telegraph and telephone		243.22	
Lodge supplies		19.40	
Official publication		907.47	
Legal expense in litigating claims		461.30	
Furniture and fixtures		425.35	
Total		117,754.97	
All other disbursements:			
Light and heat	$ 67.76		
Bonding fees	450.48		
Badges and prize banners	464.67		
Translating proceedings	18.00		
Dues to Catholic Federation	10.00		
Insurance on furniture	2.02		
Borrowed money repaid	2,500.00		
Miscellaneous	12.38	3,525.31	
Total disbursements			121,280.28
Balance			$ 239,467.89

Ledger Assets

Mortgage loans on real estate, first liens	$	191,730.00
Book value of bonds (excluding interest)		5,000.00

Deposited in trust companies and banks on interest	16,000.00	
Cash in association's office	26,737.89	
Total ledger assets		$ 239,467.89

Non-Ledger Assets

Interest accrued on mortgages	$ 4,453.30	
Interest accrued on bonds	104.58	
Interest accrued on other assets	99.15	
Total interest and rents due and accrued		4,657.03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		9,855.81
Gross assets		$ 253,980.73
Total admitted assets		$ 253,980.73

Liabilities

Death claims due and unpaid	$ 2,000.00	
Death claims resisted	2,000.00	
Death claims reported not yet adjusted	3,000.00	
Total death claims		$ 7,000.00
Total unpaid claims		$ 7,000.00
Salaries, rents, expenses, commissions, etc., due or accrued		13.00
Total liabilities		$ 7,013.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 31,168.25	$ 164,301.58
First year's assessments and premiums	776.78	85.78
Subsequent years' assessments and premiums	3,607.92	435.23
Dues and per capita tax	142,955.59	1,151.17
Interest and rents		9,082.33
Toals	$ 178,508.54	$ 175,056.09
Increase by transfers		14,843.69
Balance	$ 178,508.54	$ 189,899.78
Decrease by transfers	22,265.53	
Balance after transfers	$ 156,243.01	$ 189,899.78
Disbursements during the year	107,600.00	
Balance on hand December 31, 1909	$ 48,643.01	$ 189,899.78

Exhibit of Funds—Continued

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 4,163.33	$ 191,303.50
First year's assessments and premiums		862.56
Subsequent years' assessments and premiums		4,043.15
Dues and per capita tax	8,145.49	152,252.25
All other dues and assessments	601.35	601.35
Interest and rents		9,082.33
Sale of lodge supplies	83.03	83.03
From all other sources	2,520.00	2,520.00
Totals	$ 7,183.54	$ 360,748.17
Increase by transfers	4,421.84	32,265.53
Balance	$ 14,605.38	$ 383,013.70
Decrease by transfers		22,265.53
Balance after transfers	$ 14,605.38	$ 360,748.17
Disbursements during the year	13,680.28	121,280.28
Balance on hand December 31, 1908	$ 925.10	$ 39,467.89

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	8,078	$ 9,578,000.00	60	$ 53,000.00
Benefit certificates written during the year	904	684,750.00	46	31,750.00
Totals	8,982	$10,262,750.00	106	$ 84,750.00
Deduct terminated or decreased during the year	321	209,500.00	3	1,750.00
Total benefit certificates in force December 31, 1909	8,661	$10,053,250.00	103	$ 83,000.00
Benefit certificates terminated by death during the year	74	100,250.00	1	500.00
Benefit certificates terminated by lapse during the year	247	100,250.00	2	1,250.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	5	$ 7,000.00		
Claims (face value) incurred during the year	74	109,250.00	1	$ 500.00
Totals	79	$ 116,250.00	1	$ 500.00
Claims paid during the year	75	107,600.00	1	500.00
Balance	4	$ 8,650.00		
Saved by compromise or scaling down claims during the year		1,650.00		
Claims rejected during the year	4	$ 7,000.00		

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—123.

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 additional fifty members, or majority thereof.

What is the basis of said representation?

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, 1908.

How many members of governing body attended the last regular meeting?

Answer—202.

How many of same were delegates of subordinate branches?

Answer—192.

When and by whom are the officers and directors elected?

Answer—At biennial convention, by the delegates.

What are the qualifications for membership?

Answer—Must be between 16 and 50 years of age, in good health, white male and practical Catholic.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—16 and 50 years of age.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 and $2,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Members of families, heirs, blood relatives, affianced wife or to persons dependent upon the member. If no wife or children, then to charitable institutions.

How are the expenses of the governing body defrayed?

Answer—By collecting a per capita tax of one dollar per member per annum, collected semi-annually. By charter fee and by changing benefit certificates.

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 rate.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Level premiums 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.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; extra assessments if necessary.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Twenty per cent of monthly surplus mortuary.

If so, what amount and for what purpose?

Answer—For expenses.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By monthly assessments and extra assessments if necessary.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $13,087.34; emergency or reserve, $146.94; expense, $4,401.80.

How many assessments were collected during the year?

Answer—Mortuary, 12; 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 case of emergency.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 93; Missouri, 26; Iowa, 3; Kansas, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $1,648,081.21.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $1,415,689.12.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, prizes to members paid out of expense fund.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedule of special and other deposits.

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SUPREME FOREST WOODMEN CIRCLE.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated September 5, 1895. Commenced business September 5, 1895.

Home office, W. O. W. Building, 15th and Howard Sts., Omaha, Neb.

President, EMMA B. MANCHESTER. Vice-President, LULU A. MARKWELL
Secretary, ELIZABETH A. SEARS. Treasurer, IDA M. KELLY.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 938,331.27

Income

Mortuary:			
First year's assessments and premiums	$ 159,170.40		
Subsequent years' assessments and premiums	397,350.60		
Total received from members		$ 556,521.00	
Interest and rents		1,058.68	
From all other sources		100.00	
Reserve:			
First year's assessments and premiums	$ 17,685.60		
Subsequent years' assessments and premiums	44,150.09		
Total received from members		61,835.69	
Interest and rents		46,274.13	
Expense:			
Membership fees actually received	$ 10,948.75		
First year's assessments and premiums	9,355.00		
Subsequent years' assessments and premiums	24,357.00		
Dues and per capita tax	87,552.39		
Total received from members		132,213.14	
Interest and rents		241.76	
Sale of lodge supplies		3,448.79	
From all other sources		3,361.34	
Grand total		$ 805,054.53	
Deduct payments returned to applicants, viz.:			
Mortuary, $132.10; expense, $20.25; fees, $117.00		269.35	
Total income			804,785.18
Amount carried forward			$ 1,743,116.45

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	2,000.00
Interest on bonds		44,099.92
Interest from all other sources: daily bank balances		1,474.65
Total gross interest and rents	$	47,574.57
From all other sources:		
Bonds local officers	$	3,027.24
Advertising in official organ		326.10
Funds of defuncted grove		8.00
Refunded account overpaid on monuments during 1908		100.00
Total from all other sources	$	3,461.34
Gross amount of membership fees required or represented by applications	$	31,051.00
Gross amount of medical examiner's fees		26,428.00

Disbursements

Death claims	$	263,132.64
Other benefits:		
Monuments		30,938.00
Funeral benefits		5,800.00
Total benefits paid	$	299,870.64
Commissions and fees paid to deputies or organizers		33,142.25
Salaries of deputies and organizers		8,206.53
Salaries of officers and trustees		8,275.00
Salaries of office employes		16,444.54
Salaries and fees paid to supreme medical examiners		1,887.50
Salaries and fees paid to subordinate medical examiners		5.00
Traveling and other expenses of officers, trustees and committees		1,117.91
Insurance department fees		675.90
Rent		1,749.00
Advertising, printing and stationery		11,015.96
Postage, express, telegraph and telephone		6,116.51
Lodge supplies		3,916.34
Official publication		14,020.22
Expense of supreme lodge meeting		11,456.72

Legal expense in litigating claims, $64.45; other legal expenses, $3,584.29		3,648.74	
Furniture and fixtures		882.62	
Loss on sale or maturity of ledger assets:			
Amortization of premiums on bonds	$ 3,984.87		
Accrued interest advanced on securities	6,338.58		
Total		10,323.45	
All other disbursements:			
Executive council meeting	$ 1,474.20		
Bonds of local and supreme officers	1,643.95		
State conventions	5,615.70		
Premiums for securing new members	12,976.20		
Light	202.82		
Mailing tubes and boxes	42.79		
Fraternal congresses	392.53		
Extra help	908.40		
Donations	70.65		
Floral designs	44.00		
Fire insurance	31.80		
Notary services	9.75		
Subscription insurance journals	13.00		
Writing charters	117.35		
Emergency fund vault rent	50.00		
Shelves and repairs	21.57		
Papering offices	42.50		
Medical and city directories	16.00		
Translation of ritual	63.00		
Water and towel rent	40.20		
Photos and frames	157.75		
Miscellaneous expenses	147.07	24,081.23	
Total disbursements			456,836.06
Balance			$ 1,286,280.39

Ledger Assets

Mortgage loans on real estate, first liens	$ 50,000.00	
Book value of bonds (excluding interest)	1,145,422.36	
Cash i nassociation's office, $2,749.06; deposited in banks (not on interest), $88,108.97	90,858.03	
Total ledger assets		$ 1,286,280.39

Non-Ledger Assets

Interest accrued on mortgages	$ 1,255.55	
Interest accrued on bonds	12,947.87	
Interest accrued on other assets	141.43	
Total interest and rents due and accrued		14,344.85
Market value of bonds and stocks over book value		23.39
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		70,000.00
Gross assets		$ 1,370,648.63
Total admitted assets		$ 1,370,648.63

Liabilities

Death claims due and unpaid	$ 353.33	
Death claims resisted	999.99	
Death claims reported not yet adjusted	27,663.24	
Total death claims		$ 29,016.56
Total unpaid claims		$ 29,016.56
Taxes due or accrued		1,134.00
Advanced assessments		4,695.34
All other liabilities, viz.:		
Monuments	$ 25,200.00	
Funeral benefits	900.00	
Total		26,100.00
Total liabilities		$ 60,945.90

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 77,913.32	$ 845,321.40
First year's assessments and premiums	159,170.40	17,685.60
Subsequent years' assessments and premiums	397,218.50	44,150.09
Interest and rents	1,058.68	46,274.13
From all other sources	100.00	
Totals	$ 635,460.90	$ 953,431.22
Increase by transfers		252,314.59
Balance	$ 635,460.90	$ 1,205,745.81
Decrease by transfers	252,314.59	
Balance after transfers	$ 383,146.31	$ 1,205,745.81
Disbursements during the year	299,870.64	10,323.45
Balance on hand December 31, 1909	$ 83,275.67	$ 1,195,422.36

Classification	Expenses	Total
Balance on hand December 31, 1908	$ 15,096.55	$ 938,331.27
Membership fees received	10,831.75	10,831.75
First year's assessments and premiums	9,355.00	186,211.00
Subsequent years' assessments and premiums	24,357.00	465,725.59
Dues and per capita tax	87,532.14	87,532.14
Interest and rents	241.76	47,574.57
Sale of lodge supplies	3,448.79	3,448.79
From all other sources	3,361.34	3,461.34
Totals	$ 154,224.33	$ 1,743,116.45
Disbursements during the year	146,641.97	456,836.06
Balanec on hand December 31, 1909	$ 7,582.36	$ 1,286,280.39

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	59,147	$53,460,200.00	1,852	$ 1,452,200.00
Benefit certificates written during the year	25,325	21,839,000.00	533	421,800.00
Totals	84,472	$75,299,200.00	2,385	$ 1,874,000.00
Deduct terminated or decreased during the year	8,666	6,470,100.00	277	175,700.00
Total benefit certificates in force December 31, 1909	75,806	$68,829,100.00	2,108	$ 1,698,300.00
Benefit certificates terminated by death during the year	459	402,300.00	14	10,900.00
Benefit certificates terminated by lapse during the year	8,207	6,067,800.00	263	164,800.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	46	$ 49,533.28	.....	$ 300.00
Claims (face value) incurred during the year	459	402,300.00	14	10,700.00
Totals	505	$ 451,833.28	14	$ 11,000.00
Claims paid during the year	445	299,870.64	13	8,250.00
Balance	60	$ 151,962.64	1	$ 2,750.00
Saved by compromise or scaling down claims during the year	.....	95,846.08	.....	550.00
Claims rejected during the year	2	$ 1,000.00	.....	.....
Claims unpaid December 31, 1909	58	55,116.56	1	$ 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—2,311.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect delegates to state conventions and the latter elect delegates to the supreme forest.

What is the basis of said representation?

Answer—One delegate for 500 members in each state and one additional delegate for each 3,000 members in excess of the first 3,000 members.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—In June, 1909.

How many members of governing body attended the last regular meeting?

Answer—40.

How many of same were delegates of subordinate branches?

Answer—27.

When and by whom are the officers and directors elected?

Answer—By the supreme forest every four years.

What are the qualifications for membership?

Answer—White persons of good moral habits and good physical condition.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 52.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$100 to $2,000, and in addition to certificate of $500 or more a $100 monument for females and $100 funeral benefit for males.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Husband, wife, dependents or blood relatives.

How are the expenses of the governing body defrayed?

Answer—From the expense fund of the supreme forest which is created by taking each month 15 cents per member on the entire membership in good standing first day of that month.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Level premium at age of entry.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—At least one per month. Extra as needed for claims when the emergency fund is depleted.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

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 promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes.

If so, at what age does the benefit commence?

Answer—70, 1-10 of certificate each year until all paid.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $52,605.00; emergency or reserve, $5,845.00; expense, $11,550.00.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 10 per cent of each assessment; expense, 15 cents per member each month.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Ten per cent of each beneficiary assessment and surplus in beneficiary fund in excess of sum required to pay claims, and surplus in general fund March and September 1st in excess of $10,000, used when 12 assessments are not sufficient to pay claim.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes, June, 1909.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 54; Arizona, 9; Arkansas, 164; Connecticut, 6; District Columbia, 1; Florida, 38; Georgia, 26; Illinois, 32; Indiana, 41; Iowa, 57; Kansas, 31; Kentucky, 67; Louisiana, 153; Maryland, 1; Michigan, 40; Minnesota, 22; Mississippi, 129; Missouri, 138; Nebraska, 46; New Jersey, 7; New Mexico, 17; New York, 16; North Carolina, 9; Ohio, 44; Oklahoma, 191; Pennsylvania, 24; South Carolina, 40; South Dakota, 2; Tennessee, 55; Texas, 811; Virginia, 4; West Virginia, 14; Wisconsin, 20.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $2,619,297.00.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $1,739,355.18.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes; for resuscitating and building up local lodges.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of

THE SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA,

Organized under the laws of the State of Colorado, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated December 31, 1896. Commenced business September, 1896.

Home office, 1430 Champa Street, Denver, Colo.

President, F. F. Roose. Secretary, Samuel S. Baty.
Treasurer, Willis A. Murdock.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 253,346.75

Income.

Mortuary:			
Assessments	$ 309,788.82		
Total received from members		$ 309,788.82	
Interest and rents		76,501.08	
Reserve:			
Interest and rents		30.56	
Expense:			
Membership fees actually received	$ 6,716.40		
Dues and per capita tax	49,803.59		
All other dues and assessments	36,544.40		
Total received from members		93,064.39	
Sale of lodge supplies		1,417.27	
From all other sources		86.03	
Grand total		$ 420,888.15	
Deduct payments returned to applicants		463.25	
Total income			420,424.90
Amount carried forward			$ 673,771.65

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	7,973.70
Interest on bonds		1,468.75
Interest from all other sources		1,259.19

Gross rent from association's property, including $2,070.00 for association's occupancy of its own buildings		5,830.00
Total gross interest and rents		$ 16,531.64
Total from all other sources		$ 86.06

Disbursements

Death claims		$ 286,790.97
Permanent disability claims		2,375.00
Accident claims		4,825.02
Total benefits paid		$ 293,990.99
Commissions and fees paid to deputies or organizers		24,729.74
Salaries of deputies and organizers		9,871.28
Salaries of officers and trustees		7,840.00
Other compensation of officers and trustees: supreme steward checking committee		478.65
Salaries of office employes		10,100.35
Salaries and fees paid to supreme medical examiners		3,600.00
Traveling and other expenses of officers, trustees and committees		2,289.45
For collection and remittance of assessments and dues		115.55
Insurance department fees		320.25
Rent, including $2,070.00 for association's occupancy of its own buildings		2,376.00
Advertising, printing and stationery		3,834.31
Postage, express, telegraph and telephone		2,924.83
Lodge supplies		1,885.02
Official publication		6,368.13
Legal expense		2,993.02
Furniture and fixtures		247.21
Taxes, repairs and other expenses on real estate		3,071.42
Loss on sale or maturity of ledger assets:		
Massachusetts 3 per cent bonds		175.00
All other disbursements:		
Loans to members	$ 550.00	
Office supplies	1,013.25	
Petty expense	120.00	
Sundries	420.30	
Personal property tax	61.20	
Lodge bonds	7.50	
N. F. C. dues	117.50	2,289.75
Total disbursements		879,500.95
Balance		$ 294,270.70

Ledger Assets

Book value of real estate, unincumbered		$ 49,483.53
Mortgage loans on real estate, first liens		141,850.00
Book value of bonds (excluding interest)		43,452.00
Deposited in trust companies and banks on interest		6,000.00
Cash in association's office, $62.95; deposited in banks (not on interest), $53,422.22		53,485.17
Total ledger assets		$ 294,270.70

Non-Ledger Assets

Interest due and accrued on mortgages	$ 1,076.25	
Interest due and accrued on bonds	615.45	
Interest due and accrued on other assets	56.66	
Total interest and rents due and accrued		1,748.36
Market value of real estate over book value		13,016.47
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		28,856.35
All other assets:		
Furniture and fixtures	$ 4,722.49	
Supplies on hand	3,734.23	
Total		8,456.72
Gross assets		$ 346,348.66
Total admitted assets		$ 346,348.66

Liabilities

Death claims due and unpaid	$ 705.60	
Death claims resisted	3,143.42	
Death claims reported not yet adjusted	30,281.11	
Total death claims		$ 34,130.13
Total permanent disability claims		11,273.45
Total unpaid claims		$ 45,403.58
Total liabilities		$ 45,403.58

Exhibit of Funds

Classification	Mortuary and Dis.	Reserve
Balance on hand December 31, 1908	$ 7,464.94	$ 232,326.47
Assessments and premiums	309,788.82	
Interest and rents	13,429.66	
Totals	$ 330,683.42	$ 232,326.47
Increase by transfers		33,735.12
Balance	$ 330,683.42	$ 266,061.59
Decrease by transfers	35,000.35	
Balance after transfers	$ 295,683.07	
Disbursements during the year	294,301.64	175.00
Balance on hand December 31, 1909	$ 1,381.43	$ 265,886.59

Exhibit of Funds—Continued

	Reserve Options B. C. D. E.	Expense	Total
Balance on hand December 31, 1908	$ 764.17	$ 12,791.17	$ 253,346.75
Membership fees received		6,592.15	6,592.15
Assessments and premiums			309,788.82
Dues and per capita tax		49,775.24	49,775.24
All other dues and assessments		36,544.40	36,544.40
Interest and rents	30.56		13,460.22
Sale of lodge supplies		1,417.27	1,417.27
From all other sources		86.03	86.03
Totals	$ 794.73	$ 107,206.26	$ 671,010.88
Increase by transfers	1,265.23		35,000.35
Balance	$ 2,059.96		$ 706,011.23
Decrease by transfers			35,000.35
Balance after transfers	$ 2,059.96	$ 107,206.26	$ 671,010.88
Disbursements during the year		82,263.54	376,740.18
Balance on hand December 31, 1909	$ 2,059.96	$ 24,942.72	$ 294,270.70

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	28,578	$37,820,500.00	1,034	$ 1,136,550.00
Benefit certificates written during the year	4,698	5,534,850.00	149	158,700.00
Totals	33,276	$43,355,350.00	1,183	$ 1,295,250.00
Deduct terminated or decreased during the year	4,018	4,620,800.00	200	287,100.00
Total benefit certificates in force December 31, 1909	29,258	$38,734,550.00	983	$ 1,008,150.00
Benefit certificates terminated by death during the year	251	275,303.32	10	8,639.23
Benefit certificates terminated by lapse during the year	3,767	4,345,496.68	190	278,460.77

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	40	$ 45,617.78		
Claims (face value) incurred during the year	251	275,303.32	10	$ 8,639.23
Totals	291	$ 320,921.10	10	$ 8,639.23
Claims paid during the year	260	286,790.97	8	6,468.13
Balance	31	$ 34,130.13	2	$ 2,171.10
Claims unpaid December 31, 1909	31	$ 34,130.13	2	$ 2,171.10

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement				
Claims (face value) incurred during the year	14	$ 2,375.00		$ 50.00
Totals	14	$ 2,375.00		$ 50.00
Claims paid during the year	14	2,375.00		50.00

Exhibit of Accident Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement				
Claims incurred during the year	74	$ 4,825.02	1	$ 60.00
Totals	74	$ 4,825.02	1	$ 60.00
Claims paid during the year	74	4,825.02	1	60.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—630.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each lodge elects a representative to a district convention, with one vote for each 25 members, and the district convention elects one delegate to the supreme lodge for each 800 members in the district.

What is the basis of said representation?

Answer—See above.

How often are regular meetings of the governing body held?

Answer—Once in four years.

When was the last regular meeting of the governing body held?

Answer—September, 1906.

How many members of governing body attended the last regular meeting?

Answer—Forty.

How many of same were delegates of subordinate branches?

Answer—Twenty-eight.

When and by whom are the officers and directors elected?

Answer—At each meeting of the supreme lodge by the delegates present.

What are the qualifications for membership?

Answer—Any white person of good moral character between the ages of 18 and 55 who is able to pass the medical examination required.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 and 55.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 and $3,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, husband or wife, affianced husband or wife, dependent, trustee of minor children, or legal heirs specifically named.

How are the expenses of the governing body defrayed?

Answer—By a per capita tax.

Are assessments graded on any table of mortality?

Answer—Yes; see note.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress mortuary standard as basis at age entry.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Level premium. Note: Four classes above National Fraternal Congress standard; one class below National Fraternal Congress standard.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Twelve minimum, but more may be called if needed.

Are notices of the assessments and dues sent to the members?

Answer—Not required.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No; see note.

If so, what amount and for what purpose?

Answer—Note: Five per cent gross assessments and first six assessments from new members and deducted balances constitute the mortuary fund.

Is any portion of assessments paid by new members used for expenses?

Answer—See above.

Does the association promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes; in one class.

If so, at what age does the benefit commence?

Answer—70 years or thereafter when disabled.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—Average for mortuary, disability and emergency or reserve, $25,810.97; expense, $3,045.36.

How many assessments were collected during the year?

Answer—Mortuary, disability and emergency or reserve, 12; expense, 12.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—In one class created by deducting at death one-sixth of face of certificate less amount paid in assessments disbursed for old age benefits and mortuary purposes. In four classes the proper amount deducted is disbursed as per requirements of the National Fraternal Congress standard.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 22; Arkansas, 10; California, 11; Colorado, 27; Florida, 36; Georgia, 27; Idaho, 3; Iowa, 23; Kansas, 7; Kentucky, 11; Missouri, 34; Montana, 5; New Mexico, 11; North Dakota, 9; Nebraska, 54; Ohio, 1; Oklahoma, 63; Oregon, 21; South Carolina, 14; Texas, 203; Tennessee, 13; Utah, 2; Virginia, 3; West Virginia, 1; Wyoming, 4; Washington, 15; total, 630.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary and disability and reserve, $2,720,359.85.

Losses and claims paid from organization of association, viz.:

Death claims, $2,242,794.24; disability claims, $81,297.12.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SUPREME LODGE KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT,

Organized under the laws of the United States, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Reincorporated June, 1894. Commenced business October 1, 1877.

Home office, Indianapolis, Indiana.

President, UNION B. HUNT. Secretary, W. A. JENKINS.

Actuary, S. H. WOLFE.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 2,543,434.07

Income

Mortuary:			
Assessments and premiums	$ 2,150,018.38		
Total received from members		$ 2,150,018.38	
Interest and rents		83,923.62	
From all other sources		1,200.00	
Expense:			
Membership fees actually received	$ 6,882.00		
Assessments and premiums	437,858.92		
Total received from members		444,740.92	
Interest and rents		32,174.64	
Sale of lodge supplies		396.90	
From all other sources		534.94	
Grand total		$ 2,712,989.40	
Deduct payments returned to applicants, viz.: Mortuary		4,331.35	
Total income			2,708,658.05
Amount carried forward			$ 5,252,092.12

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 9,349.34
Interest on bonds		103,637.90
Interest from all other sources		2,261.02
Gross rent from association's property		850.00
Total gross interest and rents		$ 116,098.26
From all other sources:		
Gross increase in book value of real estate		$ 1,200.00
Miscellaneous fees, etc.		534.94
Total from all other sources		$ 1,734.94
Gross amount of membership fees required or represented by applications		688,200.00

Disbursements

Death claims			$ 1,894,053.61
Total benefits paid			$ 1,894,053.61
Commissions and fees paid to deputies or organizers			149,010.25
Salaries of deputies or organizers			6,128.00
Salaries of officers and trustees			15,016.70
Other compensation of officers and trustees			5,146.40
Salaries of office employes			46,714.05
Salaries and fees paid to supreme medical examiners			3,600.00
Salaries and fees paid to subordinate medical examiners			13,317.00
Traveling and other expenses of officers, trustees and committees			8,352.57
For collection and remittance of assessments and dues			126,564.91
Insurance department fees			730.25
Rent			6,000.00
Advertising, printing and stationery			13,401.29
Postage, express, telegraph and telephone			11,196.75
Lodge supplies			1,264.47
Official publication			4,852.32
Expense of supreme lodge meeting			797.85
Legal expense			5,648.30
Furniture and fixtures			1,557.84
Taxes, repairs and other expenses on real estate			2,046.51
Loss on sale or maturity of ledger assets:			
Amortization of premiums on bonds			3,547.34
All other disbursements:			
Premiums on fidelity bonds	$ 2,645.82		
Actuarial expenses	2,388.42		
Exchange	871.05		
Taxes on personal property	127.05		
Examination and auditing expenses	9,122.20		
Discount on assessment paid in advance	276.08		
Protested checks	82.15		
Miscellaneous expenses	1,900.24	17,413.01	
Total disbursements			2,336,449.42
Balance			$ 2,915,642.70

Ledger Assets

Book value of real estate, unincumbered		$ 55,000.00
Mortgage loans on real estate, first liens		249,500.00
Book value of bonds (excluding interest)		2,506,677.67

Deposited in trust companies and banks on interest	74,281.52	
Cash in association's office	1,500.00	
Organizers' balances	27,028.62	
Other ledger assets, viz.:		
Tenders outstanding	1,048.89	
Certificate loans	606.00	
Total ledger assets		$ 2,915,642.70

Non-Ledger Assets

Interest accrued on mortgages	$ 357.29	
Interest accrued on bonds	24,873.10	
Total interest and rents due and accrued		25,230.39
Market value of real estate over book value		5,880.00
Market value of bonds and stocks over book value		20,265.81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		23,359.40
All other assets:		
Furniture and fixtures	$ 7,709.22	
Postage on hand	869.04	
Total		8,578.26
Gross assets		$ 2,998,956.56

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	$ 27,028.62	
Other items, viz.:		
Furniture and fixtures	7,709.22	
Postage on hand	869.04	
Total		35,606.88
Total admitted assets		$ 2,963,349.68

Liabilities

Death claims resisted	$ 7,000.00	
Death claims reported not yet adjusted	126,500.00	
Total death claims		$ 133,500.00
Total unpaid claims		$ 133,500.00
Salaries, rents, expenses, commissions, etc., due or accrued		37,805.52
Taxes due or accrued		379.26
Advanced assessments		6,304.77
All other liabilities, viz.:		
W. H. Gurney claim	$ 189.70	
Reserve on certificates in plans A, B and D of the fifth class	1,435,413.17	
Total		1,435,602.87
Total liabilities		$ 1,613,592.42

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 1,548,532.08	$ 671,377.15
Assessments and premiums	1,381,651.01	764,036.02
Interest and rents	83,923.62	
From all other sources	1,200.00	
Totals	$ 3,015,306.71	$ 1,435,413.17
Disbursements during the year	1,897,600.95	
Balance on hand December 31, 1909	$ 1,117,705.76	$ 1,435,413.17

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 323,524.84	$ 2,543,434.07
Membership fees received	6,882.00	6,882.00
Assessments and premiums	437,858.92	2,583,545.95
Interest and rents	32,174.64	116,098.26
Sale of lodge supplies	396.90	396.90
From all other sources	534.94	1,734.94
Totals	$ 801,372.24	$ 5,252,092.12
Disbursements during the year	438,848.47	2,336,449.42
Balance on hand December 31, 1909	$ 362,523.77	$ 2,915,642.70

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	77,757	$120,544,500.00	407	$ 484,000.00
Benefit certificates written during the year	14,309	18,267.00	21	82,000.00
Totals	92,066	$138,811,500.00	428	$ 566,000.00
Deduct terminated or decreased during the year	18,060	27,446,500.00	95	123,500.00
Total benefit certificates in force December 31, 1909	74,006	$111,365,000.00	333	$ 442,500.00
Benefit certificates terminated by death during the year	1,033	1,906,000.00	4	8,000.00
Benefit certificates terminated by lapse during the year	17,027	25,540,500.00	91	115,500.00

Exhibit of Death Claims

Classification	Total Claims		Total Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	100	$ 177,500.00		
Claims (face value) incurred during the year	1,033	1,906,000.00	4	$ 8,000.00
Totals	1,133	$ 2,083,500.00	4	$ 8,000.00
Claims paid during the year	1,059	1,894,053.61	3	7,000.00
Balance	74	$ 189,446.39	1	$ 1,000.00
Saved by compromise or scaling down claims during the year		55,946.39		
Claims unpaid December 31, 1909	74	$ 133,500.00	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—4,392 sections insurance department; 7,886 subordinate lodges K. of P.

How often are meetings of the subordinate branches required to be held?

Answer—Subordinate lodges at least monthly; sections annually.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each subordinate lodge has at least one representative in grand lodge; one grand lodge in each state. Each grand lodge has at least two representatives in supreme lodge.

What is the basis of said representation?

Answer—Each grand lodge has two representatives and one additional representative in supreme lodge for each 10,000 members.

How often are regular meetings of the governing body held?

Answer—Grand lodge annually. Supreme lodge biennially.

When was the last regular meeting of the governing body held?

Answer—August, 1908.

How many members of governing body attended the last regular meeting?

Answer—162.

How many of same were delegates of subordinate branches?

Answer—144.

When and by whom are the officers and directors elected?

Answer—The supreme lodge elects a board of control for the insurance department, composed of nine members. Two members elected biennially. Head officers of insurance department elected by board of control biennially.

What are the qualifications for membership?

Answer—Members of subordinate lodge who are mentally, morally and physically desirable insurance risks.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—Fourth class, 21 to 50; fifth class, 21 to 60 years.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—Fourth class, $500 to $3,000; Fifth class, $500 to $5,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Who may be designated as beneficiaries?

Answer—Members of the family of, blood relatives of, affianced wife of, the member or to persons dependent upon the member for support.

How are the expenses of the governing body defrayed?

Answer—Per capita tax levied upon the entire membership of over 700,000 through the supreme and subordinate lodges.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Entry age at National Fraternal Congress tables for fourth class, and American Experience, 3½ for fifth class.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Fourth class level premium; fifth class four plans, viz.: Plan "A," level premium; Plan "B," 20-Payment Life, level; Plan "C," step-rate; Plan "D," level to age 65. All members in both classes subject to additional assessments, re-rating, etc.

Have the liabilities of the association under its certificates in force for 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 fifth class American Experience 3½; twelve assessments. S. H. Wolfe, 165 Broadway, New York, N. Y.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Regular assessments each month. Unlimited number of specials.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—The excess of interest earnings over and above 3½ per cent is placed in the expenses and in fifth class a withdrawal fee 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—Same as renewals. Provided for in rates now in use based upon the American Experience table at 3½ per cent interest.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—Regular and special assessments; re-rating of members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—In plans "A," "B" and "D" of fifth class, after 36 monthly payments, paid up and extended insurance is granted upon the basis of reserve accumulated.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—For December, 1909, viz.: Mortuary, $200,617.97; expense, $31,126.83.

How many assessments were collected during the year?

Answer—14 in fourth class; 12 in fifth class, except member admitted 1907 and '08, in favor of whom two were waived. Mortuary, $2,150,018.38.; expense, $437,858.92.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—In fourth class excess over current losses and used for death benefits. In fifth class under mortality table assumption and used in payment of death benefits and extension and paid-up insurance as above.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In all states and territories.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $32,412,281.27.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $29,940,738.62.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

SUPREME TRIBE OF BEN HUR,

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 8, 1894. Reincorporated February 20, 1900.

Commenced business March 1, 1894.

Home office, Main and Water Streets, Crawfordsville, Indiana.

President, R. H. GERARD. Secretary, JNO. C. SNYDER.

Treasurer, S. E. VORIS.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 1,257,183.46

Income

Mortuary:			
First year's assessments and premiums	$ 63,564.29		
Subsequent years' assessments and premiums	924,820.91		
Total received from members		$ 988,385.20	
Interest and rents		8,273.08	
Emergency:			
Assessments and premiums	$ 108,046.60		
Total received from members		108,046.60	
Interest and rents		37,549.10	
Expense:			
Membership fees actually received	$ 1,528.25		
First year's assessments and premiums	64,781.99		
Subsequent years' assessments and premiums	54,749.39		
Dues and per capita tax	138,542.09		
Medical examiners' fees	112.00		
Total received from members		259,713.72	
Interest and rents		1,386.14	
Sale of lodge supplies		5,596.80	
From all other sources		930.47	
Total income			1,409,881.11
Amount carried forward			$ 2,667,064.57

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	6,220.11
Interest on bonds		37,232.12
Interest from all other sources		2,956.09
Gross rent from association's property, including $800 for association's occupancy of its own buildings		800.00
Total gross interest and rents	$	47,208.32
From all other sources:		
Advertising	$	740.21
Unpresented checks, etc		190.26
Total from all other sources	$	930.47
Gross amount of membership fees required or represented by applications	$	18,563.00
Gross amount of medical examiners' fees		9,281.50

Disbursements

Death claims	$	908,580.89	
Permanent disability claims		4,725.00	
Total benefits paid	$	913,305.89	
Commissions and fees paid to deputies or organizers		111,024.14	
Salaries of deputies and organizers		10,595.75	
Salaries of managers or agents not deputies or organizers		4,200.00	
Salaries of officers and trustees		18,900.00	
Salaries and other compensation of committees		6,898.71	
Salaries of office employes		28,417.50	
Salaries and fees paid to supreme medical examiners		9,100.00	
Traveling and other expenses of officers, trustees and committees		12,235.54	
Insurance department fees		1,046.15	
Rent, including $800 for association's occupancy of its own buildings		800.00	
Advertising, printing and stationery		10,296.86	
Postage, express, telegraph and telephone		5,316.33	
Lodge supplies		10,613.36	
Official publication		14,322.77	
Legal expense in litigating claims		5,326.03	
Furniture and fixtures		2,249.46	
Taxes, repairs and other expenses on real estate		327.66	
All other disbursements:			
Miscellaneous expense	$ 3,510.95		
Fraternal Congress	600.80	4,111.75	
Total disbursements			1,169,087.90
Balance			$ 1,497,976.67

Ledger Assets

Book value of real estate, unincumbered	$	15,971.15
Mortgage loans on real estate, first liens		210,325.00
Book value of bonds (excluding interest)		1,020,999.54
Deposited in trust companies and banks on interest		38,000.00
Cash in association's office, $50.00; deposited in banks subject to check (on interest), $212,630.98		212,680.98
Total ledger assets		$ 1,497,976.67

Non-Ledger Assets

Interest accrued on mortgages	$	3,846.60	
Interest accrued on bonds		6,863.70	
Interest accrued on bank deposits		153.00	
Total interest and rents due and accrued			10,863.30
Market value of real estate over book value			4,028.85
Market value of bonds and stocks over book value			7,082.85
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			11,056.61
Gross assets			$ 1,531,008.28
Total admitted assets			$ 1,531,008.28

Liabilities

Death claims resisted	$	3,900.00	
Death claims reported not yet adjusted		108,618.00	
Total death claims			$ 112,518.00
Permanent disability claims reported and not yet adjusted	$	1,050.00	
Total permanent disability claims			1,050.00
Total unpaid claims			$ 113,568.00
Salaries, rents, expenses, commissions, etc., due or accrued			5,620.05
Taxes due or accrued (1909, payable 1910)			141.38
Total liabilities			$ 119,329.43

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 267,989.87	$ 906,555.44
First year's assessments and premiums	63,564.29	
Subsequent years' assessments and premiums	924,820.91	108,046.60
Interest and rents	8,273.08	37,549.10
Totals	$ 1,264,648.15	$ 1,052,151.14
Disbursements during the year	913,305.89	
Balance on hand December 31, 1909	$ 351,342.26	$ 1,052,151.14

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 82,638.15	$ 1,257,183.46
Membership fees received	1,528.25	1,528.25
First year's assessments and premiums	64,781.99	128,346.28
Subsequent years' assessments and premiums	54,749.39	1,087,616.90
Dues and per capita tax	138,542.09	138,542.09
Medical examiners' fees	112.00	112.00
Interest and rents	1,386.14	47,208.32
Sale of lodge supplies	5,596.80	5,596.80
From all other sources	930.47	930.47
Totals	$ 350,265.28	$ 2,667,064.57
Disbursements during the year	255,782.01	1,169,087.90
Balance on hand December 31, 1909	$ 94,483.27	$ 1,497,976.67

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	100,814	$125,855,450.00	4,256	$ 5,353,150.00
Benefit certificates written during the year	18,563	17,564,000.00	363	355,500.00
Totals	119,377	$143,419,450.00	4,619	$ 5,708,650.00
Deduct terminated or decreased during the year	13,161	14,176,450.00	574	638,600.00
Total benefit certificates in force December 31, 1909	106,216	$129,243,000.00	4,045	$ 5,070,050.00
Benefit certificates terminated by death during the year	814	980,400.00	32	41,900.00
Benefit certificates terminated by lapse during the year	12,347	13,196,050.00	542	596,700.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	73	$ 88,500.00		
Claims (face value) incurred during the year	814	980,400.00	32	$ 41,900.00
Totals	887	$ 1,068,900.00	32	$ 41,900.00
Claims paid during the year	796	908,580.89	30	37,660.00
Balance	91	$ 160,319.11	2	$ 4,240.00
Saved by compromise or scaling down claims during the year	1	44,719.11		1,040.00
Claims unpaid December 31, 1909	92	$ 115,600.00	2	$ 3,200.00

Exhibit of Permanent Disability Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December, 31, 1908, as per last statement	2	$ 575.00		
Claims (face value) incurred during the year	14	5,475.00	1	$ 325.00
Totals	16	$ 6,050.00	1	$ 325.00
Claims paid during the year	13	4,725.00	1	325.00
Balance	3	$ 1,325.00		
Saved by compromise or scaling down claims during the year		275.00		
Claims unpaid Dec. 31, 1909	3	$ 1,050.00		

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—1,309.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the members.

What is the basis of said representation?

Answer—One, for first 2,500; one, for second 2,500 or major portion thereof; one, for each additional 5,000 or major portion thereof.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—May, 1908.

How many members of governing body attended the last regular meeting?

Answer—Sixty-nine.

How many of same were delegates of subordinate branches?

Answer—Thirty-five.

When and by whom are the officers and directors elected?

Answer—At the meeting of the supreme body, by the representative and members of the body.

What are the qualifications for membership?

Answer—Beneficial members who are past presiding officers of local organizations.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 to 55.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 to $3,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives, affianced husband or wife and dependents.

How are the expenses of the governing body defrayed?

Answer—Class "A," 5 per cent of assessments, per capita tax of $1.50 per annum; Class "B," 10 per cent of payments and 60 cents per $1,000 of insurance per month for first twelve months. No business written in Class "A" after July 1, 1908.

Are assessments graded on any table of mortality?

Answer—Class "B," National Fraternal Congress and 4 per cent.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—National Fraternal Congress, 4 per cent; entry age.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Level premium.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—Minimum, 12; maximum, 24, if demanded by loss experienced.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessment for the same, used for expenses. If so, what amount and for what purpose?

Answer—No, except as indicated as above.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—$7.20 per $1,000 for first year loaded to rates.

Does the association promise to pay to the beneficiaries of deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—By a fund set apart for the purpose and additional assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—Yes, on some contracts.

If so, at what age does the benefit commence?

Answer—Age 70.

Does the association issue annuity contracts or installment policies?

Answer—No, except as stated above.

What is the amount of one full assessment on present membership, viz.:

Answer—Mortuary, $82,760.10; emergency, $8,800.95; expense, 11,741.18.

How many assessments were collected during the year?

Answer—Mortuary, $987,170.71; emergency, $108,047.90; expense, $120,744.57.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—For equalizing assessment from 10 per cent of assessments in Class "A," when the mortuary fund is exhausted. Calculated reserve in Class "B."

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 8; Arkansas, 8; Colorado, 1; California, 4; District of Columbia, 1; Illinois, 297; Indiana, 234; Iowa, 43; Georgia, 1; Kansas, 21; Kentucky, 44; Louisiana, 3; Maryland, 12; Michigan, 60; Minnesota, 8; Missouri, 103; Mississippi, 1; Nebraska, 78; New Jersey, 12; New York, 54; Ohio, 130; Oklahoma, 9; Pennsylvania, 50; Tennessee, 15; Texas, 33; Virginia, 15; Washington, 22; West Virginia, 10; Wisconsin, 14; North Dakota, 4; Oregon, 3; North Carolina, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $8,284,202.99.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $7,072,639.64; disability claims, $227.25.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, for all new members.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

WOMENS CATHOLIC ORDER OF FORESTERS,

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated January 31, 1894. Commenced business July, 1891.

Home office, No. 79 Dearborn Street, Chicago, Illinois.

President, ROSE D. RITTMAN. Vice-President, TESSIE M. MURPHY.
Secretary, JULIA H. MCDONNELL. Treasurer, KATHERINE F. BIRMINGHAM.

Balance from Previous Year

Ledger assets December 31st of previous year	$ 478,441.78

Income

Mortuary:		
Dues and assessments	$ 713,017.96	
Total received from members		$ 713,017.96
Reserve:		
Interest and rents		17,509.77
Expense:		
Membership fees actually received	$ 600.00	
Dues and per capita tax	56,779.65	
Total received from members		57,379.65
Sale of lodge supplies		5,815.14
Convention:		
Dues and per capita tax	$ 8,137.00	
Total received from members		8,137.00
Sub-officers' bonds		994.33
Refund general expense		17.23
Total income		802,871.08
Amount carried forward		$ 1,281,312.86

Detailed Exhibit of Interest, Rents, etc.

Interest on bonds	$	12,928.12
Interest from all other sources		4,581.65
Total gross interest and rents	$	17,509.77
Gross amount of membership fees required or represented by applications	$	9,496.00
Gross amount of medical examiners' fees (not through this office)		5,935.00

Disbursements

Death claims	$	637,873.90
Total benefits paid	$	637,873.90
Commissions and fees paid to deputies or organizers		1,555.00
Salaries of deputies and organizers		2,277.58
Salaries of officers and trustees		6,000.00
Other compensation of officers and trustees		1,279.00
Salaries and other compensation of committees		1,762.88
Salaries of office employes		12,237.08
Traveling and other expenses of officers, trustees and committees		874.82
Insurance department fees		558.10
Rent		2,400.00
Postage, express, telegraph and telephone		3,274.56
Lodge supplies		5,032.72
Official publication		3,653.45
Expense of supreme lodge meeting		758.40
Legal expense		1,025.45
Furniture and fixtures		391.25
Taxes, repairs and other expenses on real estate		6.03
All other disbursements:		
Refund Class A	$ 83.48	
Refund Class B	11.84	
Refund Class AA	22.80	
Refund sub-officers' bonds	1.00	
Refund certificates	10.00	

Sub-officers' bonds	1,042.60		
Premium for new members	837.00		
Accrued interest on bonds	1,067.92		
General expense account	3,071.06		
Depreciation of bonds	621.85		
Total disbursements			687,729.77
Balance			$ 593,583.09

Ledger Assets

Book value of bonds (excluding interest)			$ 362,310.44
Deposited in trust companies and banks on interest	$	236,262.38	
Cash in association's office		10,170.20	
Total	$	246,432.58	
Deduct uncancelled checks		15,159.93	
Total			231,272.65
Total ledger assets			$ 593,583.09

Non-Ledger Assets

Interest accrued on bonds	$	5,719.54	
Total interest and rents due and accrued			5,719.54
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge			61,138.00
Gross assets			$ 660,440.63
Book value of bonds and stocks over market value			3,837.94
Total admitted assets			$ 656,602.69

Liabilities

Death claims due and unpaid	$	24,576.18	
Death claims adjusted, not yet due		65,500.00	
Death claims resisted		2,000.00	
Total death claims			$ 92,076.18
Total unpaid claims			$ 92,076.18
Total liabilities			$ 92,076.18

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 109,992.78	$ 363,969.29
Assesments	713,017.96	
Interest and rents		17,509.77
Totals	$ 823,010.74	$ 381,479.06
Increase by transfers		55,000.00
Balance	$ 823,010.74	$ 436,479.06
Decrease by transfers	55,000.00	
Balance after transfers	$ 768,010.74	$ 436,479.06
Disbursements during the year	637,992.02	1,689.77
Balance on hand December 31, 1909	$ 130,018.72	$ 434,789.29

Exhibit of Funds—Continued

Classification	Convention	Expense	Totals
Balance on hand December 31, 1908		$ 4,479.71	$ 478,441.78
Membership fees received		600.00	600.00
Assessments			713,017.96
Dues and per capita tax		56,779.65	56,779.65
Interest and rents			17,509.77
Sale of lodge supplies		5,815.14	5,815.14
From all other sources	$ 8,137.00	1,011.56	9,148.56
Totals	$ 8,137.00	$ 68,686.06	$ 1,281,312.86
Increase by transfers		7,378.60	62,378.60
Balance	$ 8,137.00	$ 76,064.66	$ 1,343,691.46
Decrease by transfers	7,378.60		62,378.60
Balance after transfers	$ 758.40	$ 76,064.66	$ 1,281,312.86
Disbursements during the year	758.40	47,289.58	687,729.77
Balance on hand December 31, 1909		$ 28,775.08	$ 593,583.09

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	56,537	$58,514,500.00	1,335	$ 1,389,000.00
Benefit certificates written during the year	4,748	4,955,000.00	187	1,815,000.00
Totals	61,285	$63,469,500.00	1,522	$ 1,570,500.00
Deduct terminated or decreased during the year	2,718	2,767,500.00	82	79,500.00
Total benefit certificates in force December 31, 1909	58,567	$61,102,000.00	1,440	$ 1,491,000.00
Benefit certificates terminated by death during the year	590	637,500.00	13	16,000.00
Benefit certificates terminated by lapse during the year	2,128	2,130,000.00	69	63,500.00

Exhibit of Death Claims

Classification	Total Claims		Iowa Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	88	$ 92,450.08		
Claims (face value) incurred during the year	590	637,500.00	13	$ 16,000.00
Totals	678	$ 729,950.08	13	$ 16,000.00
Claims paid during the year	590	637,873.90	10	13,000.00
Balance	88	$ 92,076.18	3	$ 3,000.00
Claims unpaid December 31, 1909	88	$ 92,076.18	3	$ 3,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—825.

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 said representation?

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 29 to October 10, 1908.

How many members of the governing body attended the last regular meeting?

Answer—802.

How many of same were delegates of subordinate branches?

Answer—788 delegates and 14 high court members.

When and by whom are the officers and directors elected?

Answer—Triennially by delegates in session.

What are the qualifications for membership?

Answer—All Roman Catholic women, between ages of 18 and 50 years, who pass rigid medical examination.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Yes.

What are the limiting ages for admission?

Answer—18 years minimum and 50 years maximum.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$500 minimum and $2,500 maximum.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Any member of family of member, heir, blood relative, a dependent, a religious or charitable institution.

How are the expenses of the governing body defrayed?

Answer—Special per capita tax not to exceed 50 cents per member.

Are assessments graded on any table of mortality?

Answer—No. Total of mortuary benefits due are levied monthly on total membership.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—Assessments are levied on all members of same class regardless of age.

If on age at entry, are they based on the "level premium" or "step rate plan"?

Answer—Each member at time of entry pays $1.00 as an advance mortuary assessment and each month thereafter pays a pro rata share of all death claims which occur in her class during month.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—One assessment per month only, which includes all endowments due, which is levied pro rata upon all members in the class or classes to which the deceased belonged.

Are notices of the assessments and dues sent to the members?

Answer—Yes.

If so, do they state the purpose for which the money is to be used?

Answer—Yes.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Answer—None.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce?

Answer—Yes.

If so, how is the amount guaranteed?

Answer—An advance assessment is paid by all members and reserve fund is $434,789.29.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—We quote maximum assessment for 1909: Mortuary, $1.48; emergency or reserve, see answer to question above.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, see answer to question above; expense, $1.00 per member.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Legislation of society's last session September 29 to October 10, 1908, provides that two cents per member upon all members in Class A ($1,000) for each death in Class A be levied monthly for each death occuring during said month in said Class A, until membership increases to such number that ½ cents per member will realize $1,000 and that surplus money so collected be turned into reserve fund. There is no provision in laws (there are .. members now) of order for use of reserve fund.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—Yes; September 29 to October 10, 1908.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 419; Minnesota, 107; Wisconsin, 92; Michigan, 40; Iowa, 32; Indiana, 22; Missouri, 15; Washington, 11; Ohio, 13; New Hampshire, 11; Nebraska, 11; South Dakota, 10; North Dakota, 6; Colorado, 5; Vermont, 4; Montana, 4; Oregon, 3; Louisiana, 3; Idaho, 2; California, 2; Washington, D. C., 2; Pennsylvania, 1; Kansas, 1; Rhode Island, 1; Texas, 1; Kentucky, 1; Canada, 1; Nevada, 1; New Mexico, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $5,562,800.11; disability, none.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $5,128,110.82; disability claims, none.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—Yes, $5.00 for securing five members; $10.00 for ten; and $20.00 for fifteen members.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits?

Answer—Yes.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

WESTERN BOHEMIAN FRATERNAL ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Incorporated June 9, 1897. Commenced business July 4, 1897.

Date of admission into Iowa July 4, 1897.

Home office, 307 Twelfth Avenue East, Cedar Rapids, Iowa.

President, FRANK M. BARTA. Vice-President, FRANK S. SALDA.
Secretary, ALLIS BLAKA. Treasurer, EMIL FOLDA, Linwood, Neb.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 135,974.44

Income.

Mortuary:			
Assessments and premiums	$ 65,591.75		
Total received from members		$ 65,591.75	
Interest and rents		4,924.43	
Sale of lodge supplies		1,657.45	
From all other sources		225.00	
Reserve:			
Assessments and premiums	$ 46,858.80		
Total received from members		46,858.80	

Expense:			
Dues and per capita tax	$ 6,747.60		
Total received from members		6,747.60	
Medical examiners' fees		734.00	
Total income			$ 126,739.03
Amount carried forward			$ 262,713.47

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans		$ 36.00
Interest on collateral loans		4,888.43
Total gross interest and rents		$ 4,924.43
From all other sources:		
For installation of lodges		$ 225.00
Total from all other sources		$ 225.00
Gross amount of medical examiners' fees		$ 734.00

Disbursements

Death claims			$ 70,500.00
Total benefits paid			$ 70,500.00
Salaries of organizers			401.50
Salaries of officers			1,725.00
Salaries of office employes			600.00
Salaries and fees paid to supreme medical examiners			734.00
Insurance department fees			226.27
Rent, including fuel			435.50
Postage, express, telegraph and telephone			473.52
Lodge supplies, printing and stationery			284.85
Official publication			3,010.40
Legal expense in litigating claims			319.50
Furniture and fixtures			93.73
All other disbursements:			
Premiums to five lodges	$ 75.00		
Donated for home of old members	250.00		
F. M. Barta attending congress	10.00		
For transcript of board proceedings	12.00		
Certificates returned	63.00	410.00	
Total disbursements			79,214.27
Balance			$ 183,499.20

Ledger Assets

Mortgage loans on real estate, first liens		$ 10,800.00	
Book value of bonds (cost price)		149,220.92	
Cash in association's office, $837.64; deposited in banks (not on interest), $22,640.64		23,478.28	
Total ledger assets			$ 183,499.20
Gross assets			$ 183,499.20
Total admitted assets			$ 183,499.20

Liabilities

Death claims due and unpaid		$ 6,949.50	
Total death claims			$ 6,949.50
Total liabilities			$ 6,949.50

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 56,620.53	$ 79,166.05
Membership fees received	65,591.75	46,858.80
Interest		4,924.43
Totals	$ 122,212.28	$ 130,949.28
Disbursements during the year	70,500.00	
Balance on hand December 31, 1909	$ 51,712.28	$ 130,949.28

Classification	Expense	Total
Balance on hand December 31, 1908	$ 187.86	$ 135,974.44
Membership fees received		112,450.55
Dues and per capita tax	6,747.60	6,747.60
Medical examiners' fees	734.00	734.00
Interest		4,924.43
Sale of lodge supplies	1,657.45	1,657.45
From all other sources	225.00	225.00
Totals	$ 9,714.27	$ 262,713.47
Disbursements during the year	8,714.27	79,214.27
Balance on hand December 31, 1909	$ 837.64	$ 183,499.20

Exhibit of Certificates

Classification	Total Business of the Year		Business in Iowa During Year	
	No.	Amount	No.	Amount
Benefit certificates in force December 31, 1908, as per last statement	13,283	$11,918,000.00	1,696	$ 1,505,250.00
Benefit certificates written during the year	1,426	1,172,000.00	83	75,250.00
Benefit certificates increased during the year		34,000.00		2,500.00
Totals	14,709	$13,124,000.00	1,779	$ 1,583,000.00
Deduct terminated or decreased during the year	397	297,000.00	36	28,500.00
Total benefit certificates in force December 31, 1909	14,312	$12,827,000.00	1,743	$ 1,554,500.00
Benefit certificates terminated by death during the year	79	72,250.00	11	10,500.00
Benefit certificates terminated by lapse during the year	318	224,750.00	25	18,000.00

Exhibit of Death Claims

Classification	Iowa Claims		Total Claims	
	No.	Amount	No.	Amount
Claims unpaid December 31, 1908, as per last statement	6	$ 5,199.50	1	$ 449.50
Claims (face value) incurred during the year	79	72,250.00	11	10,500.00
Totals	85	$ 77,449.50	12	$ 10,949.50
Claims paid during the year	77	70,500.00	11	10,500.00
Balance	8	$ 6,949.50	1	$ 449.50
Claims unpaid December 31, 1909	8	$ 6,949.00	1	$ 449.50

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—There is only one class of subordinate lodges.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates in general convention.

What is the basis of said representation?

Answer—One delegate for every 50 members.

How often are regular meetings of the governing body held?

Answer—Every five years as heretofore.

When was the last regular meeting of the governing body held?

Answer—June 21-25, 1907, Milwaukee, Wis.

How many members of governing body attended the last regular meeting?

Answer—170.

How many of same were delegates of subordinate branches?

Answer—All.

When and by whom are the officers and directors elected?

Answer—By delegates at the general convention.

What are the qualifications for membership?

Answer—Ability to use Bohemian language, proper age, sound bodily health, good moral character, ability to earn honest living.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—Must pay one assessment on the day of initiation.

What are the limiting ages for admission?

Answer—18 years and 50 years.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—$250 and $2,000.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

Answer—No.

Who may be designated as beneficiaries?

Answer—Blood relatives and member of family.

How are the expenses of the governing body defrayed?

Answer—By assessments on members.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age?

Answer—At the age of entry.

Have the liabilities of the association under its certificates in force for December 31st last, been mathematically determined?

Answer—No.

Give the minimum and maximum number of assessments that may be collected in any one year and all the facts relating thereto.

Answer—12; assessments are monthly.

Are notices of the assessments and dues sent to the members?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association promise to pay to the beneficiaries or deceased members a definite amount without regard to the amount one assessment may produce? If so, how is the amount guaranteed?

Answer—By payment from the reserve fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

Does the association pay an old age disability benefit?

Answer—No.

Does the association issue annuity contracts or installment policies?

Answer—No.

What is the amount of one full assessment on present membership, viz.:

Answer—December, 1909: Mortuary, $9,582.15; emergency or reserve, see below; expense, July, 1909, $3,479.75.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Whenever the sum in mortuary fund reaches over $50,000, such excess is applied on the reserve fund. The reserve fund is used for paying any deficiency in mortuary fund after twelve assessments. Reserve fund can be used for members, who are sick for two years, or old age or members for thirty years.

Has the constitution or laws of the association been amended during the year, and if so when?

Answer—No.

Have you filed with this department all forms of benefit certificates issued, a copy of the constitution and of all the laws, rules or regulations in force at the present time?

Answer—Yes.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 64; Wisconsin, 32; Iowa, 22; Minnesota, 21; Kansas, 16; South Dakota, 14; Oklahoma, 12; North Dakota, 12; Michigan, 3; Wash-

ington, 3; California, 2; Colorado, 1; Oregon, 1; Montana, 1; Wyoming, 1; total, 205.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Assessments collected from organization of association, viz.:

Answer—Mortuary, $536,262.78.

Losses and claims paid from organization of association, viz.:

Answer—Death claims, $484,550.50.

Is any compensation allowed or paid to any person from admission fees or otherwise for procuring new members, except from the preliminary organization of subordinate bodies?

Answer—No; but premiums are given to lodges acquiring the highest number of members during the year.

Were all the stocks, bonds and other securities owned December 31, 1909, in the actual possession of the company on said date, except as shown by the schedules of special and other deposits? If not, give full and complete information relating thereto?

Answer—Yes, except those on deposit with the Auditor of State of Iowa as is required by law.

Were any of the stocks, bonds or other assets of the company loaned during the year covered by this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1909, of the condition and affairs of the

ZAPADNI CESKA KATOLICKA JEDNOTA. THE WESTERN BOHEMIAN CATHOLIC UNION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Home office, Spillville, Iowa.

President, L. J. KUDINA. Vice-President, JOHN PRUSA.
Secretary, J. J. KOVARIK. Treasurer, JOS. MACHOVEC.

Balance from Previous Year

Ledger assets December 31st of previous year		$ 31,728.28

Income

Mortuary:			
First year's assessments and premiums	$ 133.14		
Subsequent years' assessments and premiums	29,591.52		
Total received from members		$ 29,724.66	
Reserve:			
Entrance fee	$ 62.55		
First year's assessments and premiums	13.71		
Subsequent years' assessments and premiums	2,893.19		
Total received from members		2,969.45	
Interest and rents		1,320.00	

Expense:			
First year's assessments and premiums	$ 25.00		
Subsequent years' assessments and premiums	2,689.75		
Medical examiners' fees	22.75		
Total received from members		2,737.50	
Sale of lodge supplies		110.65	
Total income			$ 36,862.26
Amount carried forward			$ 68,590.54

Detailed Exhibit of Interest, Rents, etc.

Interest on mortgage loans	$	1,320.00
Total gross interest and rents	$	1,320.00
From all other sources:		
Sale of lodge supplies	$	110.65
Total from all other sources	$	110.65
Gross amount of medical examiners' fees	$	22.75

Disbursements

Death claims		$ 31,500.00	
Total benefits paid		$ 31,500.00	
Salaries of officers and trustees		1,435.00	
Salaries and fees paid to supreme medical examiners		34.00	
Traveling and other expenses of officers, trustees and committees		37.85	
Insurance department fees		75.00	
Advertising, printing and stationery (lodge supplies)		179.99	
Postage, express, telegraph and telephone		88.63	
Loss on sale or maturity of ledger assets:			
Printing stationery for officers	$ 28.25		
Present to Rev. John Rynda to twenty-fifth anniversary of his priesthood (allowed by representatives)	75.00		
Drafts and exchange	17.25	120.40	
All other disbursements:			
Examination fee (state of Iowa)	$ 16.86		
Office supplies (stencil paper and ribbon)	1.35		
Interest on $3,500.00 at 6 per cent for one month	17.50	35.71	
Total disbursements			33,506.58
Balance			$ 35,083.96

Ledger Assets

Mortgage loans on real estate, first liens	$	31,400.00
Cash in association's office, $64.91; deposited in banks (not on interest), $3,619.05		3,683.96
Total ledger assets		$ 35,083.96

Non-Ledger Assets

Interest accrued on mortgages	$ 567.79	
Total interest and rents due and accrued		567.79
All other assets:		
Lodge supplies, office supplies, book case, typewriter, mimeograph		780.00
Gross assets		$ 36,431.75

Deduct Assets Not Admitted

Lodge and office supplies, etc	780.00
Total admitted assets	$ 35,651.75

Liabilities

Death claims due and unpaid	$ 550.00	
Death claims adjusted, not yet due	4,000.00	
Death claims reported not yet adjusted	1,400.00	
Total death claims		$ 5,950.00
Total unpaid claims		$ 5,950.00
Salaries, rents, expenses, commissions, etc., due or accrued		25.00
Total liabilities		$ 5,975.00

Exhibit of Funds

Classification	Mortuary	Reserve
Balance on hand December 31, 1908	$ 2,210.88	$ 28,352.86
Membership fees received		62.55
First year's assessments and premiums	133.14	13.71
Subsequent years' assessments and premiums	29,591.52	2,808.19
Interest and rents		1,320.00
Totals	$ 31,935.54	$ 32,642.31
Increase by transfers	1,000.00	
Balance after transfers	$ 32,935.54	$ 32,642.31
Disbursements during the year	31,500.00	17.50
Balance on hand December 31, 1909	$ 1,435.54	$ 32,624.81

Classification	Expense	Totals
Balance on hand December 31, 1908	$ 1,164.54	$ 31,728.28
Membership fees received		62.55
First year's capita tax	25.00	171.85
Subsequent years' assessments and premiums		32,434.71
Subsequent years' capita tax	2,689.75	2,689.75
Medical examiners' fees	22.75	22.75
Interest and rents		1,320.00
Sale of lodge supplies	110.65	110.65
Totals	$ 4,012.69	$ 68,590.54
Decrease by transfers	1,000.00	
Balance after transfers	$ 3,012.69	$ 68,590.54
Disbursements during the year	1,989.08	33,506.58
Balance on hand December 31, 1909	$ 1,023.61	$ 35,083.96

Exhibit of Certificates

Classification	Total Business of the Year			Business in Iowa During Year		
	Number		Amount	Number		Amount
	Males	Females		Males	Females	
Benefit certificates in force December 31, 1908, as per last statement	2,781	1,489	$ 3,149,250.00	383	190	$ 415,200.00
Benefit certificates written during the year	48	6	44,800.00	6	1	4,800.00
Benefit certificates reinstated during the year; two males, one female from lodges in Minnesota joined lodges in Iowa	13	6	14,800.00	3	2	3,600.00
Totals	2,842	1,501	$ 3,208,850.00	392	193	$ 423,600.00
Deduct terminated or decreased during the year	180	62	188,400.00	13	7	13,350.00
Total benefit certificates in force December 31, 1909	2,662	1,439	$ 3,020,450.00	379	186	$ 410,250.00
Benefit certificates terminated by death during the year	32	17	34,000.00	3	2	3,000.00
Benefit certificates terminated by lapse during the year	46	17	49,150.00	2	2	2,600.00
Benefit certificates terminated by withdrawal during the year	102	28	105,250.00	8	3	7,750.00
Benefit certificates decreased during the year	180	62	188,400.00	13	7	13,350.00

Exhibit of Death Claims

Classification	Total Claims			Iowa Claims		
	Number		Amount	Number		Amount
	Males	Females		Males	Females	
Claims unpaid December 31, 1908, as per last statement	5	------	$ 3,450.00	------	------	------
Claims (face value) incurred during the year	34	17	34,000.00	3	2	$ 3,000.00
Totals	39	17	$ 37,450.00	3	2	$ 3,000.00
Claims paid during the year	32	15	31,500.00	2	2	2,000.00
Balance	7	2	$ 5,950.00	1	------	$ 1,000.00
Claims unpaid December 31, 1909	7	2	$ 5,950.00	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—It is.

If so, how many subordinate lodges or branches are there?

Answer—Eighty-five.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives who attend the general meeting of the union.

What is the basis of said representation?

Answer—Every lodge is entitled to one delegate.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—September 29 and 30 and October 1, 1908.

How many members of governing body attended the last regular meeting?

Answer—Sixty-two.

How many of same were delegates of subordinate branches?

Answer—Fifty-four.

When and by whom are the officers and directors elected?

Answer—By the governing body at the general meeting.

What are the qualifications for membership?

Answer—Catholic religion, good health and good moral character.

Is a payment for the benefit fund required of an applicant in advance of his becoming eligible to benefits?

Answer—No; only $2.00 is required to be deposited with the branch-lodge to cover supreme medical examiner's fee, and other expenses, in case the applicant be rejected.

What are the limiting ages for admission?

Answer—18 to 45.

What is the minimum and maximum insurance that may be issued on any one life?

Answer—Minimum, $100; maximum, $2,000.

Is a medical examination required before issuing a benefit certificate to applicants?

Answer—Yes.

Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

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