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ARE YOU INSURED? ARE YOU CERTAIN THAT YOU ARE OK?

Look Out for Some of These Fraternal Insurance Concerns—Unreliable.

DEFICIT IS HALF BILLION

Governor Pierce Probably Can Throw Some Light on This Question.

Last week we told what the people should know—that Governor Pierce has appointed to the positions of power in the state government his several old cronies in the Modern Woodmen of America, a fraternal insurance concern in which he is State lecturer, and in which these appointees also hold official positions.

The fraternal insurance societies are right now facing a deficit (in the hole, so to speak) nearly a half BILLION dollars.

Fix your mind on that statement for a moment. It is enough to make your hair stand straight upon end, like the quills upon the back of the treacherous porcupine—especially if you are carrying fraternal insurance.

Rates inadequate. The closest figures we could find were based upon conditions as of December 31, 1921—a year and a half ago. On that date all fraternal societies showing less than 100 per cent of their required reserves had to provide for the future by making increased assessments.

The One Great Fact. The Wisconsin Insurance Commissioner calls public attention to the one GREAT FACT that ratios under 100 per cent indicate what will be necessary in the future in the way of increased contributions from the members.

The FUTURE! The FUTURE! That is and always has been the weakness of fraternal insurance! It is unfair to keep the people in ignorance of such facts, especially when the Governor of the State and his family of officials are boosting hard for fraternal insurance.

A future of UNCERTAINTY can give no consolation to any person relying upon a fraternal society's certificate for REAL insurance for his dependent wife and children.

Millions of unthinking Americans, both men and women, are carrying in insurance in "fraternities" which have the soporific social feature, growing older day by day and less qualified for

insurance in the old line companies, without knowledge of the fact that the fraternal societies are nearly a half billion dollars "in the hole" and some time will be compelled to raise the rates of assessment.

Yeomen Ratio Lowest. Consider another example from the Wisconsin Commissioner's report. The Brotherhood of American Yeomen had in effect benefits promised amounting to \$109,509,884.20. Value of future net contributions, \$34,401,026.20.

Among all the 74 fraternities listed in the report, the ratio percentage of actual assets was lowest in the case of the Brotherhood of American Yeomen, with 3.5 for each \$100 of assets they SHOULD have on hand, and the Modern Woodmen of America was next lowest, with 8.1 for each \$100 of assets they should have on hand.

Other societies, showing the ratio per cent of actual assets (available for payment of death claims) to the required reserve, include the following: American Insurance Union, 117.1. Ancient Order United Workmen of Iowa, 102.3.

Catholic Order of Foresters, 23.6. Columbia Circle, 103.2. Concordia Mutual Benefit League, 102.2. Court of Honor Life Association, 190. Danish Brotherhood in America, 130.3.

Degree of Honor, 35.4. Fraternal Brotherhood, 32.7. Grand Carniolian Slovenian Catholic Union, 101.2. Knights of Columbus, 130.7.

Knights of Pythias, 110.7. Ladies Catholic Benevolent Association, 106.3. Loyal American Life Association, 98.5. Lutheran Mutual Aid Society, 13.8. Maccabees, 27.1. Masonic Mutual Life Association, 103.5.

Mystic Workers of the World, 10.1. National Croatian Society in U. S. A., 64. National Fraternal Society of the Deaf, 135.5. National Slovak Society of U. S. A., 40.2.

National Union Assurance Society, 10.2. Order of Mutual Protection, 73.5. Polish National Alliance of U. S. A., 72.2. Royal Arcanum, 87. Royal League, 102.1. Royal Neighbors of America, 16.5.

Slovenic National Benefit Society, 122. Sons of Norway, 137.7.

Supreme Tribe of Ben Hur, 86.5. Western Bohemian Fraternal Association, 43.5. Women's Benefit Association of the Maccabees, 44.1. Women's Catholic Order of Foresters, 105.2. Woodmen Circle, 102.2. Woodmen of the World, 101.2.

People Should Be Warned. In view of the apparent fact that many of the fraternal societies are upon an uncertain foundation, and that masses of our people have been lulled into a sense of security, isn't it high time the State Insurance Commissioner of Oregon should begin a little investigation?

Governor Pierce is in the insurance business as State Lecturer for the Modern Woodmen of America, and likewise are his appointees—Fred Curry, Johnson Smith, the Reverend Tait and others. If the Wisconsin Commissioner's report states facts, the Governor and his official family should be lecturing on the wisdom of persuading every man with a dependent family to take out reliable old line insurance, which decreases in cost

as age advances and increases constantly in value and borrowing power—an incontestable bulwark for loved ones against accident and death, and a source of constant satisfaction.

These Are All Right. We have in mind no particular company to recommend among the old line concerns, for they are many in number and include: The West Coast, represented by Dean R. T. T. Hicks (our beloved social betterment worker); the Actna, represented locally by Charles T. McPherson; the American Central; the Conn. Mutual and the Northwestern Mutual. There are others.

This subject is vitally important to our people and interesting from every viewpoint. We invite information and comment.

K. K. Donate Flag. MERRIAM, Kans., June 27.—The Rev. L. E. Denham, pastor of the Christian church here recently was the recipient of a large American flag when 20 Klansmen in full regalia visited his church.

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Wanted—Work wanted immediately by hasty young man. Phone East 4752.

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Wanted—Job as night watchman. Carry \$1000 bond. Address 536 E. 26th South.

For Rent—Clean, homey rooms, centrally located. No. 11 10th St. Broadway 4262.

Wanted—Position as saleslady or telephone exchange in hotel. Address A. B., care of Western American.

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PAINTERS—Two or three wanted; earl men. Al Holmgren, Tabor 4075. BOY, 15, out of school—wants work of any kind. Sunset 2828, or ask Secretary, 453 Pittcock block, Bway, 4371.

ONE ACRE for sale, in Garden Home district; half in corn, mangle beets, other half plowed; clear of encumbrance; good road. Bull Run water, gas. Six blocks to depot. Twenty trains daily each way. Fifteen minutes to Portland. Sacrifice for \$1,000 cash. Come and see it, or write A. R. Eastman, Box 22, Garden Home, Ore. Also have one acre with house, barn, chicken house, etc., for rent, \$25.00 a month.

For Exchange—New high-power Remington 25-caliber slide action hunting rifle, Lyman peep and ivory bead, also factory sights; also one hundred soft point cartridges, value \$70.00, to trade for Underwood typewriter; will pay cash difference. Secretary, 453 Pittcock Bk., Broadway 4371.

For Sale—Phonograph and six records, in good condition; used about six months. Walnut 9230.

For Sale Cheap—Reversible gray road buggy. Roomy bassinet on wheels, 3333 Fifty-third street, S. E., near Ninety-second avenue.

For Sale—Ford touring, 1918 model, good condition, good paint, top and curtains. A real car. \$190 cash. Call 682 Sandy Blvd. after 6 p. m.

FOR RENT—Two-room apartment, convenient for couple. 595 East Oak, corner Fifteenth. Zip

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