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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 surance concern in which he is State also hold official positions. Editorially. we remarked that the Modern Woodmen of America is an excellent instidisappointment to be found in the whole business world.

The fraternal insurance societies are right now facing a deficit (in the hole, so to speak) nearly a half BIL-LION 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 fretful 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 figures are those of the Insurance Commissioner of Wisconsin, where the insurance business is strictly watched. The re port shows that:

The Modern Woodmen of America had a present mid-year value of bene fits promised amounting to \$844,929, 781.06, and a present mid-year value of future net contributions of \$334,704,-309.65. The total net value of out Alberta Tire & Repair Shop standing certificates (required reavailable for payment of future death claims amounted to \$25,765,080.49. The ratio percentage of actual assets to required reserve was 8.4, and the ratio percentage of assets (actual and con-Sunnyside Market tingent) to flabilities (actual and conthe Modern Woodmen have on hand \$8.40 for each \$100 of assets they SHOULD have on hand. If these figures are incorrect, we shall be glad to make the correction, but the Wisconsin official's report is regarded as

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. If a society shows a ratio per kids.) cent of less than 100 per cent, the valuation results indicate that the rates of assessment will have to be increased in the future.

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. The thing affects vitally the hearts and homes of the

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

Half Billion Deficit!

The Wisconsin Insurance Commis sioner reported on 74 fraternal insurance societies, all licensed and doing business. Summed up, the societies listed have \$303,376,447.99 of financial resources, against which obligations for future death claims were charged on December 31, 1921, amounting to \$793,123,355.58-a deficit of \$489,746,-907.59.

This is astounding! It calls for another great insurance investigationthis time for the fraternals.

Millions of unthinking Americans. both men and women, are carrying insurance in "fraternities" which bave 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 balf ciation, 43.5. time will be compelled to raise the Maccabees, 64.1. rates of assessment. The writer, after carrying a policy in the Royal Ar- esters, 108.2. canum for many years, dropped out

and grabbed some old-line protection Woodmen of the World, 1412 when the R. A. suddenly hoisted its rates to a prohibitive point. Yeomen Ratio Lowest. Consider another example from the

Brotherhood of American Youmen had

in effect benefits promised amounting to \$109,500,884.20. Value of future net contributions, \$34,401,026.20. Total net value of outstanding certificates (required reserve), \$75,099,858. Assets available for payment of future death claims, \$2,641,161.67. Ratio of likewise are his appointees - Fred actual assets to required reserve, 3.5. Ratio of assets to liabilities, 35.2. In other words, the Yeomen have \$3.50 should know - that Governor Pierce actual assets for each \$100 of assets has appointed to the positions of they should have on hand. If this power in the state government his isn't correct, we desire to know it several old cronies in the Modern and to make the facts public. The Woodmen of America, a fraternal in- people have a right to know these things, and if the Wisconsin Commis lecturer, and in which these appointees sioner's report on fraternal benefit societies is correct, these concerns

would do well to get in the clear. Among all the 74 fraternities listed tution, "fine and dandy." The refer- in the report, the ratio percentage of ence caused the writer to investigate actual assets was lowest in the case a little and, much to his astonishment, of the Brotherhood of American Yeohe found that fraternal insurance as men, with 3.5 for each \$100 of assets a whole, by and large, is the biggest they SHOULD have on hand, and the Modern Woodmen of America was next lowest, with 8.4 for each \$100 of assets they should have on hand.

Some of the Others. 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 lowa, 102.3.

Benefit Association of Railway Employes, 209.4 (showing that the railroad workers know how to manage). Catholic Order of Foresters, 33.6. Columbian Circle, 103.2.

Concordia Mutual Benefit League 107.2. Court of Honor Life Association, 100 Danish Brotherhood in America.

Degree of Honor, 35.4. Fraternal Brotherhood, 32.7. Grand Carniolian Sloveniah Catho

c Union, 101.2. Knights of Columbus, 130.7. (Our riends on the other side of the fence ertainly have the know-how.)

Knights of Pythias, 110.7 (Hats off to the K. P.) Ladies Catholic Benevolent Association, 106.3.

Loyal American Life Association. Lutheran Mutual Aid Society, 13.8.

Maccabees, 27.1. Masonic Mutual Life Association.

Mystic Workers of the World, 10.1 National Croatian Society in U. A., 64.

National Fraternal Society of the Deaf. 138.5. National Slovak Society of U. S. ., 40.2,

National Union Assurance Society, 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, 16.8. Royal Neighbors of America, Juvenile Department, 139. ('Rah for the Slovenic National Benefit Society,

Sons of Norway, 137.7.

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plete stock of ready-made garments.

Catty Corner from Pittock Block

Supreme Tribe of Ben His, 86.6. | as ago advances and increases

filion dollars "in the hole" and some Women's Benefit Association of the Women's Catholic Order of For-

Woodmen Circle, 102.2.

People Should Be Warned.

In view of the apparent fact that many of the fraternal societies are upon an uncertain foundation, and Wisconsin Commissioner's report. The that masses of our people have been it high time the State Insurance Commissioner of Oregon should begin a are others, little investigation?

Governor Pierce is in the insurance Modern Woodmen of America, and Curry, Johnson Smith, the Reverend Tait and others. If the Wisconsin Commissioner's report states facts, life insurance, which decreases in cost fied his church.

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ing 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 Pittock Blk., BRoadway 4371.

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good references. Care O. D., 407 Pittock Block. CONTRACTORS and BUILDERS Risdon Co. Free plans. Pho

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