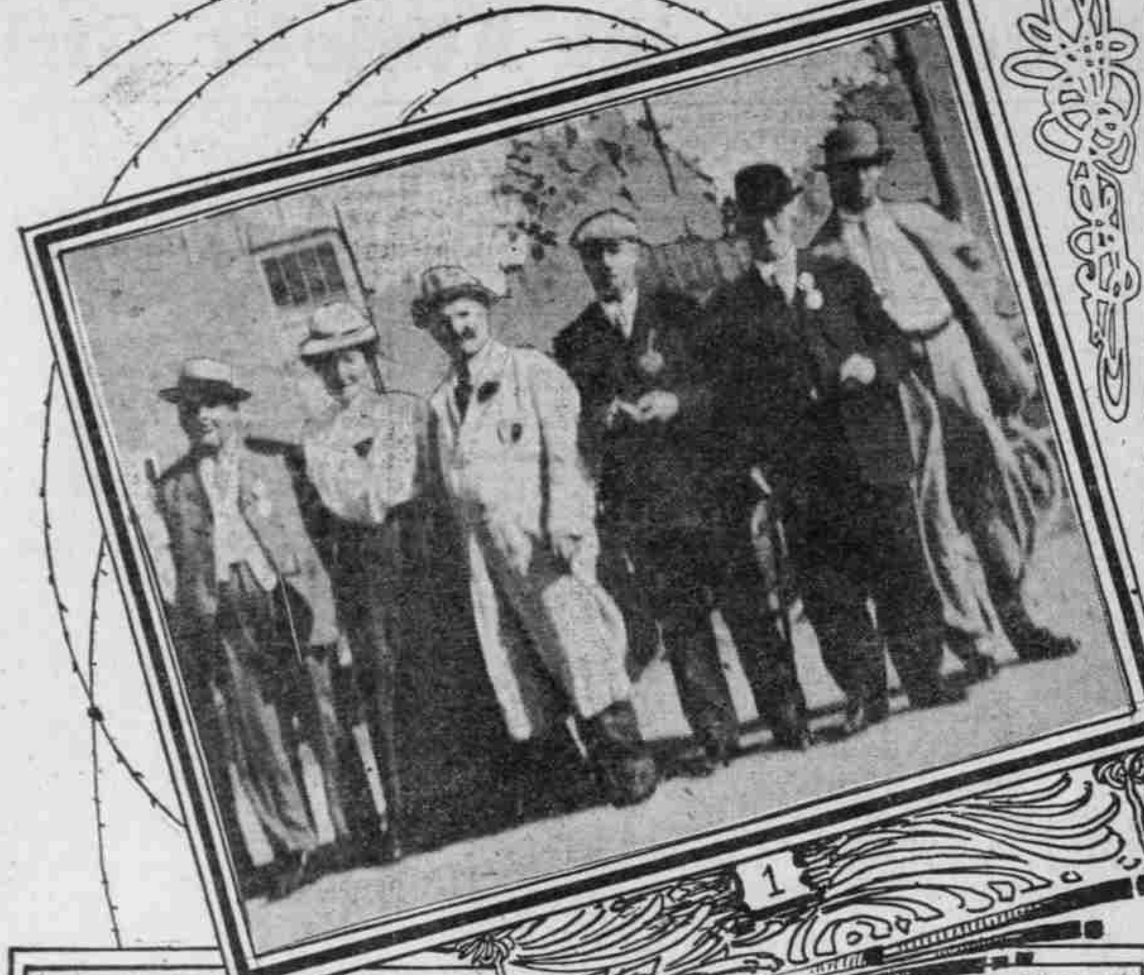
Portland Impresses Itself on Grand Lodge Convention

Reception Given by Delegation From 142 Was One of Events of Week, and Hospitality of Portland Headquarters Was Greatly Enjoyed by Delegates.



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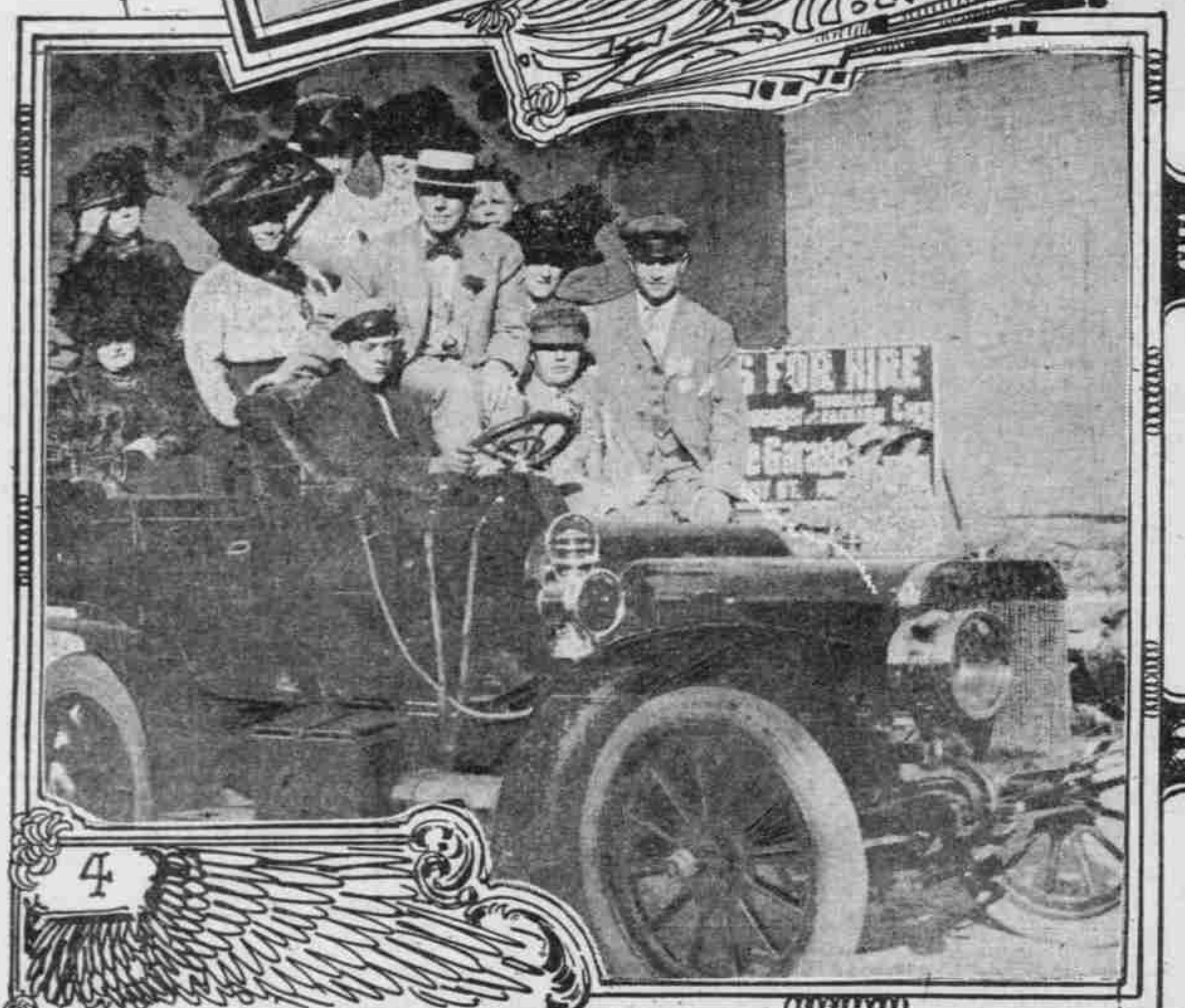

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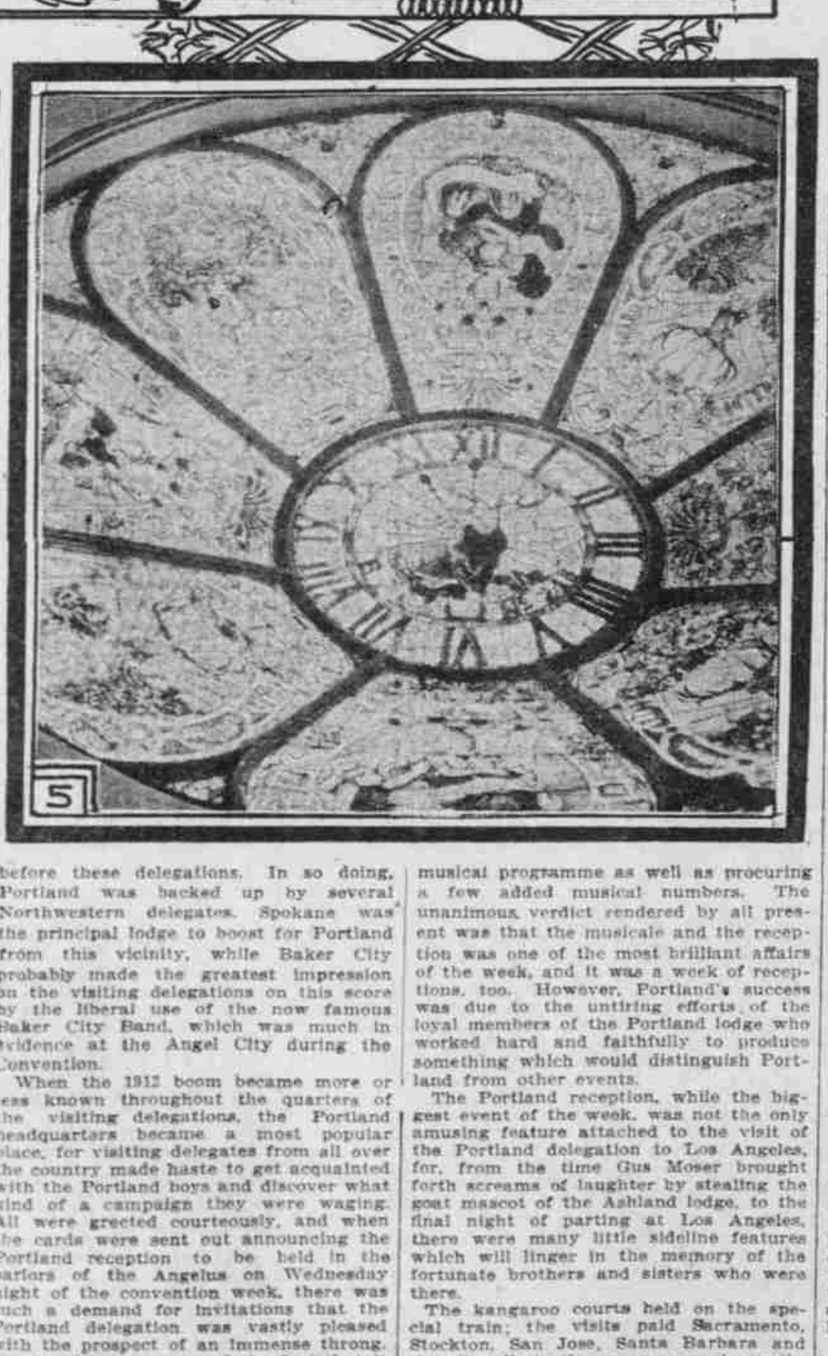

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1—Party of Portlanders at Santa Barbara. From left to right they are: Mrs. H. D. Griffin, Charles A. Malarkey, Mrs. H. G. Ovlatt, H. D. Griffin, H. G. Ovlatt, George J. Blodgett and Elmer Quimby.

2—Harry McClallen, of Roseburg, Father Lemieux, of Ashland; Dr. Harry F. McKay, of Portland, and the reception committee of the San Jose Lodge photographed on the way to the lodgerooms at the Garden City.

3—Left to right, A. B. Manley, S. C. Beach, John B. Coffey and Dr. C. W. Cornelius, in group photographed at Long Beach, Cal.

4—Ladies of the Portland Elks' excursion entertained in an automobile at Stockton.

5—Photograph of the handsome dome of the Stockton Elks' lodgeroom taken by The Oregonian representative on the trip.

WHILE the 1909 Grand Lodge session of the Benevolent and Protective Order of Elks held recently at Los Angeles has passed into history, the recollections of that great conclave continue fresh in the minds of the members of the Portland herd, for the majority of the vast throng which attended the recent reunion has been going through Portland by the thousand en route to Eastern homes during the past week.

With the hospitality for which Portland and Portland Lodge No. 142 is noted, the visiting delegations from all parts of the United States have been royally entertained while here. Naturally proud of the strength of their lodge, as well as of their handsome building and home, the Portland Elks have lost no opportunity of presenting these features to the Easterners, and in this way make good on the boasts made at Los Angeles by the big delegation which represented Portland at the Grand Lodge meeting.

At the headquarters of the Portland delegation at the Hotel Angelus in the convention city the Portland Elks lost no opportunity of telling of the vast resources of Oregon, the beauty of Portland and its surrounding territory, and of the handsome lodge rooms and quarters of the Portland herd. In this promotion work the Portland Elks also presented before the convention delegates and excursionists the fact that Portland would like to have the Grand Lodge reunion in 1912.

This munificent boon handed out at the Grand Lodge reunion each year is much sought after by cities in all parts of the United States, for a Grand Lodge reunion of the Elks is one of the most impressing as well as enriching conventions of all the benevolent and fraternal organizations in the world. A city securing such a convention must be amply prepared to handle an immense throng, for every member of the order who can possibly do so never overlooks the opportunity of being present at a Grand Lodge session. At Los Angeles the registration bureau, where all the visiting members of Elkdom registered for themselves, their wives and families, it was given out that over 50,000 visitors had attended the session. In 1912, in case Portland secures the coveted prize, this city must be prepared to take care of at least 50,000 visitors connected with the organization. This number is but a conservative estimate, for the number may increase by half.

At Los Angeles the leading advocates of the presentation of the battlecry of "Portland for the Elks in 1912" were Gus C. Moser, exalted ruler of 142; John B. Coffey, Ralph Moody, Dr. C. W. Cornelius, E. W. Moore, Dr. Harry F. McKay, Henry D. Griffin, A. B. Manley, Seneca C. Beach, Otto Windfelder, J. J. Kelly and Elmer Quimby, who constituted the Portland delegation in charge of the headquarters at the Angelus.

Portland's desire to secure the convention in that year was ably presented before all of the visiting delegations, for the principal members of the Portland lodge paid especial visits to the headquarters of the other delegations and lost no opportunity in placing their desires before these delegations. In so doing, Portland was backed up by several Northwestern delegates. Spokane was the principal lodge to boost for Portland from this vicinity, while Baker City probably made the greatest impression on the visiting delegations on this score by the liberal use of the now famous Baker City Band, which was much in evidence at the Angel City during the Convention.

When the 1912 boom became more or less known throughout the quarters of the visiting delegations, the Portland headquarters became a most popular place, for visiting delegates from all over the country made haste to get acquainted with the Portland boys and discover what kind of a campaign they were waging. All were greeted courteously, and when the cards were sent out announcing the Portland reception to be held in the parlors of the Angelus on Wednesday night of the convention week, there was such a demand for invitations that the Portland delegation was vastly pleased with the prospect of an immense throng. Despite this prospect and the fact that it meant considerable work, not only to the Elks committee, but to the ladies of the party, none shirked it for one moment, and the able assistance of the ladies made the reception one of the most memorable events of the week.

Professor Carl Bronson, formerly of Portland, but now one of the leading music teachers of Los Angeles, volunteered his services both in handling the musical programme as well as procuring a few added musical numbers. The unanimous verdict rendered by all present was that the musicale and the reception was one of the most brilliant affairs of the week, and it was a week of receptions, too. However, Portland's success was due to the untiring efforts of the loyal members of the Portland lodge who worked hard and faithfully to produce something which would distinguish Portland from other events.

The Portland reception, while the biggest event of the week, was not the only amusing feature attached to the visit of the Portland delegation to Los Angeles, for, from the time Gus Moser brought forth screams of laughter by stealing the goat mascot of the Ashland lodge, to the final night of parting at Los Angeles, there were many little sideline features which will linger in the memory of the fortunate brothers and sisters who were there.

The kangaroo courts held on the special train; the visits paid Sacramento, Stockton, San Jose, Santa Barbara and the oil wells in the ocean en route south; the many side trips to the many little pleasure resorts in and about Los Angeles, and above all the courteous treatment accorded the excursionists by Jack O'Neill, traveling passenger agent of the O. R. & N. Company, who had charge of the Portland special en route to the convention city, all these will be remembered.

Still, there is another feature of the funmaking which cannot be overlooked. This was the photograph gallery established by E. W. (Billy) Moore at the Portland headquarters. In fact Billy Moore's pictures were the biggest kind of a hit. Whenever a Portlander visited the headquarters of another visiting delegation, the principal members and delegates from the other lodge were invited over to 142's headquarters to have their picture taken.

In nearly every instance those approached acquiesced readily, and, after primping up and preparing for a good sitting, the "victims" were posed carefully, and "Brother Bill" proceeded to "shoot" the "subject." Cautioning each to sit perfectly still, Moore would poise his camera and on pressing the button, a glance at the chagrined face of the victim told what had happened clearer than words can relate it. The camera was merely a prepared box and on pressing the button the front would drop down, exposing a miniature whisky bottle, a syphon of seltzer and a high-ball glass. "Stung" was generally the expression, and as a general rule the Portlanders who happened to be present at the moment would salve the wounded feelings of the victim by furnishing him with a "proof of the picture" immediately. Once stung by this means the victim immediately trotted off to inveigle some friend to pose likewise, and in this way Billy Moore was the most popular photographer in Los Angeles.

In various ways the name and fame of Portland was spread throughout Elkdom. Portland will be on hand at Detroit next year, and also at the convention city of the following year, when the scene of the 1912 grand lodge session will be designated. Portland was represented at Los Angeles by nearly 300 members of 142, while Spokane had over 90, and Seattle was present about five, count 'em, five, strong.

OREGON AS AN INVESTOR

Writer Favors Preference in Non-Domestic Life Insurance.

PORTLAND, July 22.—(To the Editor.)—In view of the charges of some misinformed persons who cry "keep your money at home," a very interesting address is that of Robert Lynn Cox, general counsel and manager of the Association of Life Insurance Presidents of the United States of America, relative to the geographical distribution of investments of old line life insurance companies. Life insurance has grown to an institution of such magnitude and become such a mighty factor in the financial world that it has grown a common belief that it is causing a depletion of the wealth of certain states by the withdrawing therefrom and retaining the money required to make up and maintain the reserve funds necessarily incident to providing life insurance on the level premium plan. This belief has been particularly common in the southern and western portions of the United States. The fact that the payment of premiums is a voluntary act on the part of the citizens of the state is not sufficient to overcome the objection to the supposed result of the transaction upon the locality in which they live.

In order to shorten the tables and show general results, Mr. Cox grouped the several states in accordance with the grouping used in Poor's "Railroad Manual" for the last ten years. Under the old line basis of insurance, a certain portion of each premium received is set aside into a reserve fund. The calculations which determine what portions of the premiums shall be set aside assume that the fund shall be invested and improved by interest at a given rate until needed to meet the death and other claims as they mature. While no individual policyholder is entitled to any particular portion of the reserve, they are held in trust for the benefit of all policyholders until required to meet policy obligations. Most states not only provide by law for the setting aside of reserve funds of definite amount, but also limit their investment to classes of securities generally recognized as being proper for the investment of trust funds. A considerable number of the states have gone so far as to say that investment of these funds cannot be made in real estate beyond the amount which may be necessary to afford home offices and other facilities actually needed in connection with the transaction of the business of the companies; that such funds shall be invested only in bonds or other definite obligations adequately secured either by real estate or other property of known value. Of the companies figuring in Mr. Cox's compilation, the investment of their reserve funds is as follows:

Real estate	$ 93,948,411
Real estate mortgage loans	502,185,154
Collateral loans	34,644,154
Policy loans	185,872,929
Railroad bonds and stocks	845,115,674
State, county and municipal bonds	49,489,615
Other bonds and stocks	131,111,828
Cash	46,161,162
Miscellaneous	559,873
Total	$1,889,088,810

The largest item on the list is that of railroad bonds and stocks. These are thought by many people to be local only in reference to the market in which such securities are sold, and this is the argument used by the "keep your money at home people." The people of Oregon are crying for more transportation facilities and, if it is necessary for the railroad people to dispose of their stocks and bonds in New York in order to enable them to complete their work in Oregon, surely the benefit is to Oregon, and these bonds and stocks are Oregon investments solely, no matter where disposed of. It is not difficult to convince anyone that a mortgage is part ownership of real estate, and is a local investment—a railroad bond is really a mortgage on the railroad. The owner of the property guarantees to the mortgagee a rate of interest, he to take the balance of the profits, if any. The man with the money is content with an absolutely certain rate of interest—the man with none takes the chance of making more, likewise the chance of losing. The bondholder is content with an absolutely certain rate of interest—the railroad builder takes the chance of making the bondholder's percentage of the profits, likewise his own.

Geographically the reserve funds are invested as follows:

Group of States.	Reserves.	Investments.	Ratio of Investment to Reserves.
Northwestern	$ 70,978,674	$ 144,847,826	204 Per Cent
Middle Atlantic	550,438,080	898,775,257	163 Per Cent
Southwestern	141,010,723	175,778,301	124 Per Cent
Pacific	65,933,495	81,314,499	123 Per Cent
Central Northern	267,828,893	304,550,896	114 Per Cent
South Atlantic	91,534,649	101,769,061	111 Per Cent
Gulf and Mississippi Valley	103,711,638	101,417,762	98 Per Cent
New England	129,490,576	80,335,014	62 Per Cent
Total	$1,420,926,738	$1,889,088,810	

The foregoing table shows an excess of total investments to reserves held, which is accounted for largely by the investment of reserves accumulated by some of the companies on business in foreign countries. The point of interest is the ratio of investments to reserves. This computation shows the largest ratio of investments to have been made in the Northwestern group; the Southwestern group shows an investment equaling 124 per cent of reserves, and the Pacific group, 123. Looking at the comparative lack of railroad facilities in all the Western groups, it may be an occasion for astonishment to some that insurance companies have invested in these states such a relatively high percentage of their reserves, as 204, 124 and 123, per cent, respectively; whereas, in the stable New England states the smallest ratio of investments obtains, and is the only one which does not show an investment substantially equal to or in excess of its reserves. This fact seems to be accounted for mainly by the general financial condition of these states. Their citizens, as a whole, are lenders of money, and not borrowers. Consideration should also be had of the fact that the making of loans in a given territory involves more than a mere willingness to do so on the part of those who have the money to loan. There must be borrowers, and this, on the average, is what we Oregon people are. We are all obtaining money from the East with which to push our new enterprises to completion, and we will not be lenders until we are in the position of the New Englanders, whose accumulations are found in large amounts in savings banks and other financial institutions, and who are satisfied to own in entirety their farms, factories or other properties—for life insurance loans, as previously explained, require property to be given as security for their repayment.

Speaking specifically of Oregon, a compilation of business by 13 companies operating in this state, developed the fact that during 1908 they collected $1,748,619 in premiums; their disbursements in the state, including payments to policyholders, expenses, taxes, licenses, etc., amounted to $1,168,455, leaving a difference of $580,164 which was sent out of the state, becoming a part of reserves, and ultimately returned here for investment, the same companies having investments in this state, December 31, 1908, amounting to $10,432,108. It will take a long while before this showing could be made by any local company, if at all. The building up of a life insurance company is slow, and so long as it remains true that Oregon is a borrower, and not a lender, it behooves us to invite the investments of non-domestic life companies, for "we need the money." When we are older and in the New England rut, we will have idle money, and then we can "keep our money at home," which argument as now understood and applied to the operations of non-domestic life companies in the West, is utterly false and absurd.

H. G. COLTON.

GERMANY FORGES TO LEAD

Fatherland Now Ranks First in Europe as to Education.

BERLIN, July 24.—(Special.)—Statistics showing Germany's position as the best-educated nation in Europe are proudly published in the press here. The Fatherland not only leads with the greatest number of schoolchildren (9,750,000, but with the amount spent for school purposes ($130,000,000). Her percentage of illiteracy, 1-20 of 1 per cent, is the lowest in Europe.

More than half the recruits for Continental conscript armies can neither read nor write. In Bulgaria the percentage of illiteracy among recruits is 52, in Servia and Russia 62, in Portugal and Spain 70, and in Roumania 75. Northwestern Europe, inclusive of the British Isles, is vastly the superior of the rest of Europe in educational attainments, its percentage of illiteracy being only two against Western Europe's 13, Southwestern Europe's 20 and Eastern Europe's 55.

Apart from Germany, Protestant countries reveal a very limited and Roman Catholic lands a very heavy percentage of illiteracy. One-third of Germany's population is Roman Catholic.

France shows the greatest progress in the combating of illiteracy. In 1872 the number of French army recruits who could neither read nor write was 19.13 per cent. In 1890 the percentage had been reduced by half, and by 1905 it had sunk to 4.63 per cent. No other country aproaches that record.

MILLIONAIRES AID YOUTHS

Great Recreation Grounds to Be Given to Combat Nervousness.

BERLIN, July 24.—(Special.)—To combat what is described as the growing tendency to nervousness upon the part of German children, a number of millionaire captains of industry propose to erect a series of great recreation and athletic grounds throughout the country, particularly in the cities. They intend to form a "National Sport and Recreation Association for Boys and Girls," which shall build and maintain large, light and airy gymnasiums and campuses, where children may ride, drive, jump, garden, carpenter, farm, fence, swim, skate and toboggan.

It is characteristic that facilities for enabling children "to play at war" are among the advantages to be offered them. Each sport inclusive of the war game, will be under the superintendence of a skilled instructor, and each of the "plants" is to cover an area of 50 or 60 acres.

Nervousness among the children in Germany is increasingly taking the form of suicide. It is no uncommon thing for youths aged from 10 to 15 to take their own lives. Pressure of school work and shame over inability to make the expected progress are the most frequent causes. The German schoolchild is notoriously overworked.