

The Keynote of the Century: For Humanity and Democracy!

Neighbors of Woodcraft

This announcement will be published the fourth Sunday of every month by the Neighbors of Woodcraft... GRAND OFFICERS, TERM 1917-1921

WHAT THE PUBLIC IS GETTING

THE big, unorganized, credulous public has small opportunity to protect itself against its exploiters. It takes what is given, with, perhaps, a few futile growls, and lets it go at that.

I said I would work for a modification of the law to the extent of permitting of the fire insurance laws of Oregon to be revised.

Let me point your attention to the fire rating bureau provision, adopted by the 1917 session of the Oregon legislature; and let me add that this law is modeled after laws which have been put through in almost all the other states in the Union.

The poor fire insurance companies last year, according to an expert authority, Arthur Richmond Marsh, gave the public "all the fire coverage it required," and "were rewarded with a scant 3 per cent on all the capital they had invested in the service."

THRIFT STAMP SALES PROMOTED IN NINE STATES BY NEIGHBORS

dollars paid in, by the Oregon people to the fire insurance companies, to be taken out of the state, and never again to come back to the state in any manner or form, because the annual collections, or the premiums for each year, are more than the losses occurring in each year, and are, therefore, taken care of by the premiums for each year.

Table showing Thrift Stamp Sales by State: Colorado, California, Oregon, Washington, Montana, Idaho, Utah, Wyoming, Nevada.

The following is a recapitulation by states of the stock of Thrift Stamps consigned to the circles of the Neighbors of Woodcraft and the amount of Stamps sold from January 15 to May 31, 1918.

Next to the so-called "Industrial" (life) business, the fire insurance business is the most profitable in the insurance world. In proof, taking a few of the companies reported doing business in Oregon, in 1916, here are some "dividend" statistics, which are worthy of consideration:

The German-American: Annual dividend, 1891 to 1896, inclusive, 20 per cent; annual dividend, 1897, 25 per cent; annual dividend, 1898 to 1902, inclusive, 30 per cent; annual dividend, 1903, 30 per cent; special dividend, 1903, 20 per cent; regular annual dividends since 1903 to 1916, inclusive, 30 per cent.

FRATERNITY EXECUTIVE



Mrs. Carrie C. Van Orsdall, grand guardian Neighbors of Woodcraft.

THRIFT IS NOT MERELY SAVING PENNIES, IT IS PERMANENT ADDITION TO RESOURCES

Thrifty does not mean merely saving pennies. It means being able to reserve their money at the time of the original sales from the government—without it from the government while they cover their own slacking by yelling themselves black in the face at the farmers and toilers and other producers, whose patriotism is proclaimed in their daily lives, but who are without present cash and who hesitate to buy when they know that in order to do so they are compelled to borrow at the excessive interest rates fixed by the same money slackers, and which we must pay for the mortgage, and which must be held for productive purposes to feed or supply the fighting forces.

Old line life insurance companies are collecting two or three times what is a fair charge for the insurance they have for sale. The fire insurance companies do so also. If we can actually save one half or two thirds of what they demand by the expenditure of a little energy, in cooperative effort, and still have as much insurance, and insurance too that is in every way safer and better, it amounts to a net saving, that means true thrift, and what we save we can loan to the government and still have all that we had in peace times. We have saved something to our present accumulation, can give it to the government to use, and have it a certain resource for our own use in the future.

CHIPS AND SPLINTERS

securing the largest number of applicants in a recent membership campaign. Spokane Circle No. 748, has 38 stars in its service flag; and seven more to be placed there.

JUVENILE DEPARTMENT IS NEW DEPARTURE THAT ADMITS OF WIDER SERVICE BY ORDER

Since the Protection of the Home Is Cardinal Principle of the Neighbors of Woodcraft, Admission of Children to the Benefits Is Logical Step.

"Suffer little children to come unto Me and forbid them not." The Neighbors of Woodcraft was built primarily for the protection of the home and home ties.

Some of these children have been aided directly as beneficiaries named in the certificates of parents who have died. Hundreds of others have been aided indirectly by the payment of benefits, or death claims to a surviving parent. Hundreds of others have been aided through the relief fund expenditures, and thousands of others through the kindly administrations of the circles and individual members. Here is illustrated another of the great purposes served by the lodge.

When the juvenile reaches the age of 18, it is a matter of course that membership and its juvenile benefits automatically terminates. If the child chooses to continue in the Neighbors of Woodcraft, an adult member it obtains the same rights and benefits as the department of the order enjoyed by every other adult member and may become a juvenile's beneficiary.

Attention Called To Technicality. When the grand clerk sent in his reports for 1917 to the insurance department, he inadvertently omitted a few answers to questions Nos. 19 and 20 of the blanks.

Left to right—Carol Cecilia Elmberg, granddaughter of Grand Guardian Van Orsdall, who holds juvenile certificate No. 2. (Bushnell photo.) Dorman Sumner, nephew of Grand Banker Leach, and holder of juvenile certificate No. 3. (Davies photo.)