THE OREGON SUNDAY JOURNAL, PORTLAND, SUNDAY MORNING, JUNE 23, 1918.

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The Keynote of	I	
the Century:		
For Humanity and		. 4
Democracy!		
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dollars paid in by the Oregon people to THRIFT STAMP SALES Neighbors of Woodcraft 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

Publication Office, Woodcraft Bidg., Tenth at Taylor. Phones Main 2256-857-870-920, A-2857 or the premiums for each year, are more

GRAND OFFICERS, TERM 1917-1921 Frand Guardian . John L. Wright, Portland, Oregon all expense which went out of Oregon Grand ClerkBertha Sumner-Leach, Portland, Uregon back. aner Sentinel Nettie Renfro, Leadville, Colorado . Carrie N. Parker,' Gladstone, Oregon Grand Outer Septinel..... Shairman Board of Managers Annie P. Hawkins, Toledo, Oregon Anna S. Nardall, Helens, Montana Grand Manager Mary J. Hunt, Salida, Colorado Grand Manager Minnie Hiner, Los Angeles, California Manager

WHAT THE PUBLIC IS GETTING

THE big, uporganized, credulous public has small opportunity to protect itself against its exploiters. It takes what it is given, with, perhaps, a few futile

growls, and lets it go at that. . As a matter of fact, it really seldom knows what t is getting, and cannot take the trouble to find out.

If anyone tries to tell it the truth about what it is getting, all the organized interests and politicians get busy to silence that foolish fool; and there are many ways in which this silence can be brought about.

Take the subject of insurance, for instance. How many men or women who paid back to these citizens in fire pay premius really know about the inwards of the insurance game? Not one in ten thousand.

How many of the thousands of insurance agents, who are selling the public, really know the inwards of the insurance game and the insurance graft? Not more than one in ten. They parrot the arguments and the statistics that are can be organized in the state; that the passed out to them; these arguments and statistics are made up in the head of- two or three mutual cooperative comfices by the brightest minds that a lot of money can hire, and they are put up panies already doing business are perin real artistic shape.

How many men and women in the state of Oregon, for instance, realize what the fire insurance laws of Oregon are doing to them? How many have ever taken a square, critical look at the fire rating provision?

Not half a dozen in the state of Oreegon know that there is such a provision on our statute books, let alone what it is doing to them.

The so-called "non-board" companies have tried to work the public up to the point of letting these "non-board companiese" in, regardless. But these "nonboard" companies have just as little interest in the general public's side of the ance federation, is so framed that it question as have the board companies. The "non-board" companies want to start something which will go just far enough to benefit them, and no further.

Not very long ago I was asked to help fight the insurance code; but, when I told those who invited me that my enlistment meant a fight for the insuring business, the fire insurance business is public's interests, clear down the line, they backed up and backed out and didn't want my services.

I said I would work for a modification of the law to the extent of permitting the free and untrammeled operation of cooperative fire insurance in the state panies reported doing business in Oreof Oregon and the elimination of the rating bureau; and that they, the board and gon, in 1916, here are some "dividend" the non-board companies, upon an open competition basis, could then fight their statistics, which are worthy of considparticular fight out in the purely commercial field.

Great Scott! A free field for cooperative insurance of any kind is something which no old-line company, board or non-board, wants. I told the non-board people that I would do my share of educating the public

on the subject of insurance, but they didn't want the public educated-that is, not really educated; because, if the public ever grasps the fundamental, underlying principles of life, fire and other forms of insurance, there will be a revolution n the insurance game.

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, under the efficient direction of the Insurance Federation.

By Section 22-d of the act of 1917, a rating bureau is created. This section, divided into thirteen paragraphs, is something worthy of the most careful consideration of every merchant or farmer or home owner in the state. Complete power has been handed over to the joint stock fire insurance companies to arbitrarily fix the rate on every fire risk in the state. Not by direct enactment, but by the cooperation of licensed fire insurance companies.

In this, and other provisions of the insurance code, the commercial fire insurance companies have been vested with power, not only to destroy opposition within increased from \$2,000,000 to \$10,000,000. the state and enforce the mandate of their rating bureau, but, if the system is permitted to so on without question, it will be impossible for any insurance com pany or association, either domestic or foreign, to write fire insurance in the for out of the accumulated profits, after state, except upon the rates and on the terms prescribed by the rating bureau. The section referred to not only provides for the creation of a rating bureau, dend of 50 per cent. Didn't cost the but declares that when a rating bureau is organized, it is "public service in char- stockholders a cent. acter and shall be conducted without profit to any party." It is possible that this "without profit to any party" looked good to the members of the legislature, but its result is to practically destroy any independent rating business, because the rating bureau, being compelled to operate without profit, will only be operated by the companies who derive the profits from their business. And this provision gives those companies an opportunity, without let or hindrance, to fix rates that will make their profits whatever they choose to exact. .The legislature, in that section creating a rating bureau, created a something ridiculous as it is dangerous, in what is supposed to be a democratic state government. The fire companies have been handed a power to create, at will, a "public service corporation," and that corporation, when created, is clothed with an autocratic power over the pocketbook of every citizen of the state. The citizens whose business necessities compel them to buy fire insurance can have no voice nor control in the creation of that bureau. In the face of this law are average. Let us get away from the they are helpless. The bureau, beyond control, judicial or otherwise, is responsible sordid average and select a really profitonly to the fire insurance companies, who give it being. It has no cause to consider the rights or interests of any but its creators and masters.

PROMOTED IN NINE than the losses occuring in each year. and are, therefore, taken care of by the STATES BY NEIGHBORS premiums for each year. Therefore, the two million excess above for the 1916 business will never come

Shoor of

State-

Oregon Washington Montana Idaho

Jtah

Wyoming

Nevada

Individual Sales

Totals

For Oregon Bertha Leach W. S. S.

Circle No. 806, Ely, Nevada, W. S. S....

Why Thrift Stamps

21,340 5,707

12,705 3,505 2,645 3,690

20

Strong Emphasis Is Placed Upon For the same time we find the report of the mutual fire companies of Oregon, Ultimate Purpose Behind the on page 29 of the commissioner's report. War Savings Campaign. The total income of the domestic mutual fire insurance companies for premium and other items of collections was \$227, \$66.16, and they expended during the The following is a recapitulation by states of the stock of Thrift Stamps year, for all purposes, \$215,915.97, leav-

ing them a surplus on the year's total ollections of \$11,750.19. Their total expenditures for 1916 for fire claims amounted to \$142,410.68, or

they paid out in fire losses an amount equal to 62.5 per cent of their total in-Compare this with the ratio shown by the old-line companies for profit-62.5 per cent of collections by the mutual or cooperative fire insurance companies, paid back to the citizens of Oregon, as compared to 32.1 per cent of the total

collections from the citizens of Oregon

consignments and sales : No wonder that the insurance code is so framed, under the direction of the In-Local

surance Federation of Oregon, that no new mutual or cooperative companies mitted to continue under hampering restrictions ; but never again can a mutual cooperative fire insurance company be organized in our state! In this connection, let me point out

that the insurance legislation in every state in the United States, under the direction and instigation of the insurgives an absolute monopoly to the com

world.

The Neighbors of Woodcraft, in planpanies already in existence. ning its assistance in promoting the Next to the so-called "industrial" (life) campaign of the national war savings

committee, confined its activity to the mest profitable in the insurance Thrift Stamps for two reasons: First: The Thrift Stamps, being not

In proof, taking a few of the comthe ultimate investment, the handling of the sale of these would not in any way interfere with the credit on the pro rata sales of the War Savings Certifieration: cates required of each community.

Etna of Hartford: Annual dividend for 1916, 20 per cent; dividend in 1892, 18 per cent, and the annual dividends from that date never dropped below 16.7 cent until 1916, when its dividend was again 20 per cent. The Boston of Boston: Dividend in

circle with a stock of United States 1906, 24 per cent; paid annually for 1909, Thrift Stamps and instructed that when 1910 and 1911 a dividend of 30 per cent. any purchaser had filled a Thrift card, Continental Insurance Company of that this card, together with the cash New York: Annual dividend, 1906, 1907 difference, be exchanged through the and 1908, 45 per cent; annual dividend, postoffice or local banks in the local 1909, 55 per cent: annual dividend, 1910. community for a War Savings Certifi-

75 per cent: in addition (1910), distribuof stock dividends, 100 per cent total dividends, 175 per cent. The 100 per cent stock dividend eased off the dividends of the Continental Insurance company and they paid only 50 per cent an-

nually until 1916 when the capital was Seven million dollars of this \$8,000.ease in capital

FRATERNITY EXECUTIVE

Woodcraff



THRIFT IS NOT MERELY SAVING PENNIES, IT IS PERMANENT ADDITION TO RESOURCES The War Savings Certificate is the ultimate investment, and upon it is based the credit to the community and the individual in going "over the top."

Therefore, the Grand Circle of the Thrift does not mean merely saving unconsciously playing into the hands of the established circles, in which, with 2 and 3 in one year, with interest at Neighbors of Woodcraft financed each pennies. Saving does not merely mean unpatriotic speculators, who reserve ritualistic ceremonies and orderly prodenying every little luxury or comfort their money at the time of the original cedure, they will transact their own them on their sixteenth birthday will the heart craves. True thrift is such a sales from the government-withhold it business, and commence their prepared- amount to \$20,733.18. In the meantime reserve of expenditures as will add from the government while they cover ness campaign for democracy in gov- their beneficiaries have been paid \$5675. something new to our available re- their own slacking by yelling themselves ernment and cooperative management and reserve accumulated in the juver sources, and that will create a surplus black in the face at the farmers and toil-They commence their training in these department amounting to \$2130.70. In that can be given or loaned to the gov- ers and other producers, whose patriotimportant features in the affairs and re- this illustration, taking 1000 members ernment for its use in the war, and for ism is proclaimed in their daily lives, cate Stamp-which is the ultimate inlationships of life. As the circles may be likened to the cess collected, over benefits paid and rewhich we can take a government Thrift but who are without present cash and vestment and the basis of the com-War Savings Certificate or Liberty bond, who hesitate to buy when they know high schools of democracy, so the juve-nile circles may be likened to the pri-\$20,173.18, is kept for and paid directly without being compelled to ask the gov- that in order to do so they are compelled Second: The Neighbors of Woodcraft ernment to repay principal or interest to borrow at the excessive interest rates confine its activities to the United mary schools of cooperative manage- to the children. tomorrow, or repay anything at all, for fixed by these same money slackers, and States Thrift Stamps, because through that matter, until the war demands are risk to them the farms and other propment these Stamps could be conducted, in an over. Thrift is that which adds some erty mortgaged, and which must be held efficient manner, an educational program to inculcate the habit of thrift- thing permanently to our resources, and for productive purposes to feed or supply istic of the Neighbors of Woodcraft to take up the construction of the departthat we can loan to the government for the fighting forces. Old line life insurance companies are ment from a new angle. The new angle When the juvenile reaches the age of With these Thrift Stamps costing 25 True thrift means getting that surplus collecting two or three times what is a was to develop benefits for the child and 16 years, it is eligible for adult membercents, our campaign was to induce the in such a way or from such a source that fair charge for the insurance they have to the child's advantage rather than to ship and its juvenile membership autogive exclusive attention to the payment matically terminates. If the child chooses to continue in the Neighborn de member to save five cents, and five when once we get it into a War Savings for sale. The fire insurance companies cents and five cents, until she had five Certificate or Liberty bond we can hold do even worse. If we can actually save five-cent pieces saved and then put the the certificate or bond as a patriotic one half or two thirds of what they de-In the Neighbors of Woodcraft juve-nile department all excess collections. Woodcraft as an adult member it ob-tains the same interest in the juvenile amount definitely aside in a Thrift creditor of the government until the war mand by the expenditure of a little energy and all interest accumulations thereon department of the order enjoyed by is over. in cooperative effort, and still have as Our patriotism is scant unless we buy much insurance, and insurance too that are carefully preserved and accounted every other adult member and may be-Neighbors of Woodcraft was intended to hold until the war is over. Our pa- is in every way safer and better, it for and paid direct to the juveniles. It is come a juvenile's beneficiary. amounts to a net saving, that means to be broad enough to reach over, not triotism is scant if we merely buy under the War Savings campaign for pressure, or merely to make an empty true thrift, and what we so save we can Wash, was the first fraternal order to No. 350, Junction City, reports: "Just a only the War Savings campaign for pressure, or increase with intent to loan to the government and still have all vear of the war. Further, it was meant sell as quickly as possible and so "get that we had in peace times. We have take up the sale of Thrift Stamps. At a line to say we are still doing our bit. recent meeting a pie auction was held, At our last meeting in April, Laurel saved something that becomes a permefrom under.' the successful bidder in each instance re- Home Circle, No. 350, voted to purchase That is what we do when we buy with- nent resource added to our present acceiving the amount he or she bid in another Liberty bond. This is the secout creating a surplus from which we cumulations, can give it to the govern-can buy and hold. When we buy with- ment to use, and have it a certain Thrift Stamps. The suction netted a sale of \$290 of Uncle Sam's baby bonds. ond \$50 bond we have bought. We have sold \$18.75 worth of Thrift Stamps." out intent to hold we are consciously, or resource for our own use in the future. The Woodmen of the World and the Neighbor Alberta S. McMurphey of Neighbors of Woodcraft of Creswell, Or., Eugene was honored with the office of **Chips and Splinters** jointly own the hall in which the camp assistant grand matron for Oregon, by and circle meet. The lower floor of the the recent session of the Eastern Star. building has been donated, rent free, to Neighbor Mary Johnson of Pendleton the Boy Scouts and the Honor Guard to was reelected treasurer. Mrs. Kittle Beam, a member of securing the largest number of appli- drill and hold their meetings.

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 something to which the juvenile can ale and forbid them not." The Neighbors ways look forward.

of Woodcraft was built primarily for the by a regular contribution of 20 cents protection of the home and home ties. each month on behalf of each juvenile For more than 20 years it has gone That covers the entire cost. From it steadily forward keeping always that but not to exceed 35 per cent of it, all steadily forward keeping always that the expenses of the juvenile lodges and the basic principle of fraternity, a fraternity broad and comprehensive, met.

Through the development of the spirit of fraternity, the protection of each home is made of importance to the collective whole. In the work of the Neighbors of Woodcraft, the principal of the home All matured claims are paid from that s extended to the whole membership. fund. At the end of each year an amount The whole membership stands to pro- equal to 30 per cent of the amount of the tect, with its united strength, each individual home of the Neighbors. By far the most important purpose of and the remainder is transferred

the home is for the protection, nurture rectly to the credit of the juveniles and and training of the children. By far the to be paid, with all accretions, on their largest part of what the Neighbors of sixteenth birthday, to those whose mem-Woodcraft has done has been done directly or indirectly for the benefit of

the children of members. each child that is important and very Some of those children have been aided substantial. It represents the exce directly as beneficiaries named in the collections and net profits of commercial certificates of parents who have died. Hundreds of others have been aided indi- each juvenile will vary of course, and rectly by the payment of benefits, or depend upon the number of years the death claims to a surviving parent. Hun- juvenile maintains membership, the nums dreds of others have been aided through the relief fund expenditures, and thousands of others through the kindly ad-

ministrations of the circles and individlodge Chfidren Now Eligible

Neighbors of Woodcraft have through all these years. But there is tion let us use the next higher complete always more and more which may be number. done. At the meeting of the grand circle sumed burden. That table covers the last September the order went further, entire population, which, of course, and perfected plans for the organization shows a higher death rate than will or of juvenile circles and the admission of cur in a selected class, that meets high. he children of members to direct partic- physical and environment requirements ipation in the affairs of that depart- That is another little extra burden that ment of the order.

their own little lodges, organized within juveniles entering between the ages

Although not the first order to create a partment vary according to age at entry juvenile department, it was character- and length of membership, according to.

companies. What it will amount to to ber of deaths, the lapses and the rate of interest obtainable. Some idea of what it may amount to may be obtained by a simple calculaual members. Here is illustrated an- tion. For an example let us use the other of the great purposes served by the life tables for the white races of both sexes in the United States, covering the entire population, and prepared by the United States government. Where the done all these things for their children death rate in that table contains a frac

How Fund Is Administered

Sixty-five per cent of each monthly col-

lection in the juvenile fund is set aside

in the benefit fund of that department

claims paid during that year is set aside

to accumulate as an emergency surplus,

That is a direct money benefit to

bership continues until that time.

The Slogan of

The Neighbors of Woodcraft Is: "We Serve!"

That will increase our as-

we will assume. Assuming then a twice, The members' children may now have loaded death rate, and no lapses, for 100 per cent, the accumulation to be paid t

entering at the age of two years the exserve accumulated, would amount to The benefits paid in the juvenile de-

The insurance commissioner is graciously permitted to watch it work and observe all that it does, but he is given no power to even review, much less change, its work or determination. In fact, he is compelled to carry its mandates as to rates into effect, whatever they are.

having autocratic power over the pockets of every insurer, responsible to no one, dividend in 1903 and 1904, 60 per cent; and the state, which is a mistake. and whose existence depends alone upon the greed of foreign fire insurance companies, licensed to do business in Oregon.

If you have never read Section 22-d, it will pay you to get a copy of it and read it.

[Note: As I pass this article to the printer, my attention is called to the announcement of Insurance Commissioner Wells that he has induced the fire rating board to reduce the rates upon what are called "commercial" risks: that is, business property; that this reduction will run from May 1, and effect a saving of \$100,000 per year to owners of the class of property rerated.

Oregon is to be congratulated upon having a persuasive insurance commissioner, and a man willing to use that power of persuasion with the rating board, to secure thereby even so small a reduction for so restricted a class of property. Every little bit helps.

But the fact remains that the insurance commissioner of Oregon should have some real power over the rating board in the matter of rates. If Mr. Wells had power under the statute to demand a voice in the rate fixing, the whole state, as a minority report on the "actuarial instead of Portland, and all classes of risks instead of a limited class, would be promptly benefited by the lessening of fire hazard, under the efficiency of the fire marshal's office.

Truly, the fire rating bureau provision of the Oregon statute needs fixing.]

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.'

In the Economic World of March 23, 1918, Mr Marsh gives the figures for 1917 to prove the "generally unsatisfactory outcome of fire underwriting" that year, from the companies' standpoint, and to show that "these figures, of themselves, afford ample justification for the increase in fire insurance premium rates that has recently been effected by the companies."

Here are some of the figures for 187 companies reporting to the New York department, as gathered by Mr. Marsh and presented by him: Total net premiums collected for 1917, \$506,114,518; total income collected for 1917, \$539,556,950; payments of fire losses in 1917, \$239,249,320; total expenditures of all kinds by the companies, including payments of fire losses, \$430,701,028.

Now, if my mathematics is not all awry, if you deduct from the total net premiums collected-\$506,114,518-the total expenditures for all purposes-\$430,-701.028-you get \$75,413,490, net surplus from the net premiums alone.

But if you take their total income, which is legitimate-\$539,556,950-and from it deduct the total of all expenditures \$430,701,028-you have \$108,855,922 velvet for these 187 companies.

According to Mr. Marsh's statement, the total capital stock of these 187 fire insurance companies during 1917 was \$119,638,990.

With a total net income above losses and all expense of \$108,855,922 in one year, the company collected within less than \$11,000,000 of their total capital stock on one year's business.

Yet, Mr. Marsh says these poor companies secured a scant 3 per cent on their capital stock. AND FIGURES WON'T LIE!

In addition to collecting a net profit in one year equal almost to their total capital stock, these poor companies, according to Mr. Marsh, increased their assets during 1917, \$57,381,216; and at the end of 1917 their total assets on hand amounted to \$825,275,667; just a bit shy of one billion actual assets on hand! But they raised their rates! They needed more money!

Let us get down to the Oregon statistics, as compiled by the insurance department of Oregon, for 1916-which is the latest out, or at least that I have been able to secure.

The fire insurance companies in Oregon collected from the Oregon public in premiums, in 1916, \$4,021,886.87. They paid losses in Oregon for the same period amounting to \$1,292,703.93, leaving a surplus of \$2,729,182.94, collected from the people of Oregon over the losses they paid back to the people of Oregon.

According to the insurance commissioner's report, the losses paid in 1916 by the fire insurance companies represented a little over 32 per cent of the net premiums collected; to be exact, 32.1 per cnt. Don't overlook the fact that the per cent of loises paid to collections received

from the residents of Oregon is based upon the net premiums collected. of congratulations fro Supposing that the local agents in the state could absorb \$729,000 of the net premiums paid by the Oregon people in 1916, we then have over two million the grammar school.

something which the American people that we can be war purposes. need very much to cultivate. the company had paid the annual divi-

•The German-American: Annual dividend, 1891 to 1896, inclusive, 20 per cent; annual dividend, 1897, 25 per cent; an-nual dividend, 1898 to 1902, inclusive, 30 Stamp.

munity credit.

per cent; regular dividend, 1903, 30 per educational program of the The cent: special dividend, 1903, 20 per cent; regular annual dividends since 1903 to 1916, inclusive, 30 per cent. Gerard Fire and Marine of Philadelphia: Annual dividend, 1891, 24 per cent; annual dividend until 1905, 20 per cent to have a basis broad enough to reach and 25 per cent; since then a regular over into the reconstruction period and dividend of 20 per cent.

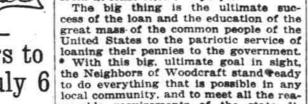
promote the habit of persistent and sys-These examples are not extreme. They tematic thrift by the wage earner. Objection Not Sustained

able fire insurance company. Take, for In some local communities and by instance, the Glen Falls company of some state directors, there has been ob-New York: 1891, 1892 and 1893, 10 per jection to the Neighbors of Woodcraft cent: for the next succeeding five years, making consignment of Thrift Stamps 20 per cent; then for three years annual for sale through the local clerks. The dividend of 30 per cent; dividend in 1901. objection was that it interfered with It is a complete law and power unto itself. It is that unique thing: A bureau, 50 per cent; dividend in 1902, 30 per cent; the proper credit to the local community

dividend in 1905, 35 per cent; dividend in 1906, 90 per cent; dividend in 1907 and quested to change her plan of distribu-1908, 30 per cent; regular dividend in tion, but she has replied that under our 1909. 30 per cent; extra dividend in 1909, system of business we can only handle 85 per cent; total dividends in 1909, 115 this matter and render this service in per cent; in 1910, 120 per cent; in 1911, the way that we are rendering it; that 220 per cent; in 1913, regular dividend, the Neighbors of Woodcraft stand ready 105 per cent, and in addition, in 1913, . to meet all reasonable wishes of the stock dividend of 150 per cent; total, state directors, even to the point of 1913, 255 per cent. That eased things off withdrawing from the service, and leavduring each of the two years following ing the state directors free to do this when they paid a dividend of 37 per cent. financing and furnishing our local If the insurance federation does not clerks a stock of Thrift Stamps for get me "interned," I want to give you, sale.

soon, the testimony of ex-Insurance The position of Mrs. Van Orsdall is Commissioner Potts of Illinois, submitted that, while every local community should necessarily have a tremendous bureau" of the national board of fire underwriters, to the insurance commisthe quota assigned by the national comioners' convention in 1915. It is interesting, and authoritative, and it helps that the War Savings campaign of 1918 shall put more than \$2,000,000,000 into the United States treasury, as a loan, to understand the fire rating bureau

not from a few thousand people, but Manddal from at least 40,000,000 people.



Juvenile Members to Have Picnic July 6

Juvenile Circle No. 2. Neighbors of rectors. Woodcraft, held its regular meeting Saturday afternoon, June 15. There was a splendid attendance of enthusiastic young folk present, who performed the hope to have to our credit before De-

laws.

ritualistic ceremonies with dignity and cember 31 the disposal of at least 250,grace. Some of our adult officers might 000 Thrift Stamps in the nine Pacific well emulate these splendid juvenile of- states. ficers in letter perfect memorized lec-

tures, poise, interest and enthusiasm. Committees were appointed and plans perfected for a picnic to be held at Berk-

ely station, Saturday, July 6, juveniles to meet at Second and Alder at 10:30, tak-

furnish ice cream. Juveniles George Weber, Alice Smith and Geary Sundeleaf will furnish the

Leach, Bertha Lauth and Dorallis Allphine will have charge of the lunch. An exhibition drill team is being organized.

This organization is particularly fortunate in having many fine musicians, and a committee consisting of Juveniles

Viola Slavens, Mary Kelfeher, Josephine Leach and Alice Smith were appointed to promote the musical interests. The circle is eagerly looking forward to some rare treats from this committee.

and Josephine Leach were the recipients at Ely. Nev., assisted by Neighbor Arn-of congratulations from all present, hav-ing the day before been graduated from bonds, \$1400 of which was purchased by

sition on the grand guardian's organization staff and her field will be Eastern

Spokane Circle No. 746, has 38 stars in Or., assisted by the Woodmen Camp, re-Daphne Circle, No. 2, has accepted a po- cants in a recent membership campaign.

Red Cross.

Attention Called To Technicality

ports for 1917 to the insurance departments, he, inadvertently, sent in the usual answers to questions Nos. 19 and 20 of the blanks.

When Mr. Landis sent back his valuation, he called attention to the fact that these answers were not in accordance with our new provisions and our new plan of operation, and suggested that a supplemental report be filed answering these questions in accordance with our new plan.

answers for us, to get them technically correct, and submitted the following, which has been filed :

Answer No. 20 .- Assessment rates are graded to entry ages on an arbitrary schedule for age-groups beginning at 50 cents per month per \$1000 of protection for the first age-group, 16-20, and increasing 10 cents per month per \$1000 for each successive group of ages to age 46 and then 10 cents for each age to and including age 50. Rates are made for ages 51-55 on \$100, \$200 and \$500 cer-tificate amounts. The rates are based on neither the "level premium" nor amount of current claims - current claims with 30 per cent added. The provision to maintain benefit fund income 30 per cent in excess of benefit fund disfund assessments, in addition to the regular monthly benefit fund assessments. distinguishes the plan of the Neighbors of Woodcraft from the ordinary "Level premium" plan, and renders "Prospec-

We desire to call attention to the wide difference in the ratio of solvency shown under our new plan, and the old plan, upon the same statistics: The old plan, with our new rates.

The new plan, with our new rates, makes our ratio 130 per cent. Some difference! (Paid Ad.)

Left to right-Carol Cecilia Hemmelgarn, 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.)

Oregon. placed thereon. Captain of Guards Swanson of Acorn Captain of Guards Swanson of Acorn Circle No. 54, Ashland, won the prize for Whatcom Circle, No. 188, Bellingham, Nellie D. McFadden, clerk of Circle HOLDERS OF JUVENILE CERTIFICATES

Death entered the family circle of Grand Guardian Van Orsdall and called her, brother. Sam A. Crowner, on May 20. its service flag; and seven more to be cently gave a ball and raised \$60 for the The mother, Mrs. M. J. Crowner, and the widow, Mrs. Myrtle, Crowner, are neighbors of Circle No. 527 of Pendleton.

When the grand clerk sent in his re-

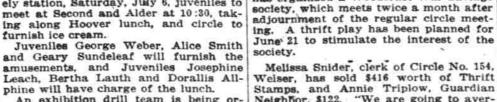
Mr. Landis was asked to draft these Answer No. 19 .- No.

"step rate" plan as generally understood. There are regular monthly assessments at specified rates according to ages at entry and certificate amounts, but the number of assessments is not uniform. since it varies with the necessity for "Special Benefit" assessments when current benefit fund income, plus interest, falls below 130 per cent of the

bursement by the levy of special benefit

tive" valuation unnecessary.

makes our ratio 45 per cent.



Neighbor, \$122. "We are going to average better than one War Savings Stamp for each member by December 31," de-

clares Neighbor Snider. Grand Manager Annie P. Hawkins representing the Neighbors of Woodcraft on the State Council for National Defense, attended a recent meeting of the council in Portland.

Juveniles Viola Slavens, Alice Smith Glenn E. P. Grier, banker of the circle neighbors of the order.

the Neighbors of Woodcraft stand Teady to do everything that is possible in any local community, and to meet all the reasonable requirements of the state di-Unless the different state directors are

pride in doing better than taking up mittee, yet the great ultimate goal is

Here and There

Silver Bell Circle, No. 43, of Salem, Or.,

has organized a Woodcraft War Savings