The Keynote of the Century: For Humanity and Democracy!

The Slogan of The Neighbors of Woodcraft Is: "We Serve!"

hbors of Woodcraft

v 37	GRAND OFFICERS, TERM 1917-1921
Grand	Grandian Carrie C. Van Oridall, Portland, Oregon
Past 4	and Citardian
Grand	Advisor Amanda H. Finding, Denver, Colorado
Grand	Clark John La Wright, Portland, Oregon
-Cleund	Banker Bertha Sumner-Leach, Portland, Oregon
Clean	Magician
CHARAC	Attendant Nary V. Stevens, Nes Perce, Idah
Grand	Inner Sentine) Colorado
Chang	Outer Seminel
Chair	an Board of Managers
Cleand	Manager
(lean)	Manager Anna S. Nardall, Helens, Montani
diam'r.	Manager
General	Manager Mjania Hiner, Los Angeles, California
A state	Manager Emma L. McCalium, Spokane, Washington
Lieund	Physician
Circuit	Physician
Otamo	Physician White Adjusted and Company
1	

WHAT THE PUBLIC IS GETTING

AMERICAN capital must take the place of the German and other foreign capital now or but recently invested in fire insurance, according to the opinion of Insurance Commissioner Hardison of Massachusetts, as expressed in his recent annual report. To bring this about, it will be necessary to make the fire insurance business more attractive—that is, increase the profits. Now, how in the world

and War Savings Certificates. Mr. Hardison has a scheme-sort of combination scheme: Raise rates and "out down fire waste." Raising rates is a simple job-the fire rating bureau car do that by a simple twist of the wrist.

But cutting down "fire waste" is another matter. Here is the ingenious plan of Massachusetts' insurance commissioner:

"Individual self-interest is one of the most powerful forces that influence loyal competition against the governthe action of men. So shape conditions that a course of conduct reasonable and ment's war securities for the profit of possible itself must be pursued in order to obtain a certain benefit, and so the insurance trust. that failure to follow that course will result in a loss, and the trend of events "You are wrong about the insurance federation; it is friendly to fraternal orwill as a rule be changed. Here is the key to the situation:

"Let the person responsible for a careless loss by fire be made to shoulder that responsibility, and compel all insurers to stand an appreciable part of every loss from fire originating on premises controlled by them, and a self-interest will be created thereby which will greatly reduce the fire waste. "There seems to be a trend in the direction of making those responsible for

fires carry at least a part of the burden. "The tremendous expense, incident to the war, which the public assumes, will accelerate that tendency. Two hundred and fifty million dollars a year can be

used to much better advantage than reducing property to ashes. "The appeal to 'safeguard your property from patriotic metives' will influence many to greater care, but the legislative command to do it or suffer individual

financial loss will have the wider influence. "Capital coming into the field at present for fire insurance will obtain the laws in the interests of the casualty advantage of any tendency to enforce responsibility."

Read it again and let all its cleverness and beauty soak into your layman's

You pay whatever high rate for your fire policy, per \$100 of insurance coverage, the rating bureau or the companies determine. Then, when you have a fire, against which you are paying the company its

price for making good, you "stand an appreciable part" of your own loss! Simple, isn't it? The company only pays a part of the face of your policy; you stand the balance of the loss! And now, says Commissioner Hardison, is a good time to put over this clever

scheme, because the public is in a frame of mind, from "patriotic motives," to accept such legislation. Don't forget that this arrangement is to be a matter of statutory enactment! And, when such a law is enacted, then new American capital will gravitate to

this shell-game called fire insurance! Can you beat the nerve of the suggestion?

Did the Russian Bolshevik ever put up any more flawless claim for something for nothing? Anything more subversive to the "integrity of contracts"? Mr. Allen Browne, in the July Forum, defined the meaning of the word shevik," you remember. He said it meant "those who want the most!" The "Bolshevik" fire insurance companies of this nation apparently

You do not believe Massachusetts' commissioner is serious in his suggestion? Federation comes and offers "a treaty: Don't fool yourself. He is very serious; he says now is a good time to put it over: he is indicating proposed legislation in the interests of the fire insurance the Federation and vote for its candidates for public office; its candidates companies of the country, legislation really on the legislative program of the insurance federations. And to go to the 1919 sessions of the state legislature. Watch your step, Mr. Business Man, Mr. Home Owner, Mr. Insurer of all

First thing you know you will be required by law to pay highest possible premium for fire protection, and then be required by law to, yourself, carry practically all of your own loss.

you happen to be one removed from a long-eared donkey, it may occur to you that if you are to bear an "appreciable share of your own loss," after paying fire insurance premiums to an old-line company, you might carry all your fire coverage, with your fellow donkeys, on a cooperative basis, and secure full protection at actual fire loss.

Of late there has been published in the press-financial and daily newstatements in regard to "interest," or, as it is technically stated, "rent of capital." Statistics are offered to show that the big life companies, for instance, earn very low interest: and especially that these companies are putting millions of dollars into farm loans at an average of 51/2 per cent—thus patriotically coming to the rescue of the farmer, in a financial way, so that he can "produce more food" in

George T. Wight, secretary and manager of the Association of Life Presidents, declares in a recently published article that the rate of interest on farm leans ran:

"From 5.55 per cent in 1914 to 5.63 per cent in 1916; but that the average rate throughout the country on the two hundred millions of loans made in the first nine months of 1917 dropped to 5.52 per cent. This rate of 5.52 per cent was on loans made up to September 30 only and complete statistics for the year would doubtless show a higher average rate, for the reason that the interest returns on the market value of stocks and bonds have risen materially since that date, indicating an increase in the value of the use of money."

And then, to further prove how low a rate of interest the companies are etting, we have the Spectator's latest statistics showing that 38 of the largest life companies, with "nearly five billion of assets." obtained "a gross average of only 4.94 per cent on investments for 1917"; 4.91 per cent for 1916; 4.88 for 1915; 4.83 in 1914, and 4.84 per cent in 1913. "Gross" return, please note! Now, what was the net return? Of course, just

the required or assumed interest rate. Now, we all know that these figures, while no doubt "mathematically" correct. o not tell the facts. You can figure a problem several different ways, and get

any answer you set out to get. away back in 1915, I said: "Nay, nay Everybody who knows anything about the subject knows that no farmer in Our halos do not blend!" the nation is getting any old-line investment loans for 51/2 per cent. The farmer pays from 8 to 12 per cent, even more: the old-line companies do not loan direct Their money is carefully run through one or two or three intermediary agencies. and the farmer pays a rake-off to every such agency.

Every old-line company turned down the Montana farm loan bonds, for nstance, because the interest rate was too low-5 per cent, net, payable semiannually; and interest and principal guaranteed by the state.

Using the Spectator's statistics as a text, Arthur Richmond Marsh, in the World for June 1, says: The bearing of what has just been said upon the question of the rate rates) of interest which the government of the United States has offered and should offer for the saved capital necessary for the presecution of the war, is evident. There is no sound reason why the rule of the 'just price' should not be applied here precisely as it is applied when the government purchases foodstuffs, steel, coal and cotton or woolen cloth for the use of the army and navy. Yet from the beginning there has been a marked disposition on the part of the president and other members of the administration to take the ground that the purchase of the use of saved capital for employment in the war is a totally different thing from the purchase of other commodities for the same object. Not little irritation has been manifested by the president and his coadjutors at the nability of the government to float its war loans at far lower rates of interest than those recorded above. A moral issue has been made of the matter, and sharp words have been spoken about the selfishness and lack of patriotism of those who suggest that the success of the war loans would be promoted by an interest rate ant with the fact of the market for saved investment capital. Thus the president, in his Red Cross address in New York a fortnight ago, dwelt yery cornfully upon the treatment of a loan to the government as a 'commercial transaction,' and with a distinct touch of mediaeval feeling about interest, or the price of the use of capital, pointed the finger of scorn at 'some men' who 'have even dared to cavil at the rate of interest.'

"There is no doubt that motives of unselfish patriotism would lead-as they have led-to the lending of billions upon billions to the government for the proseeution of the war, at lower rates of interest than any yet offered or at no rate of interest at all. Nothing is really gained, however, by shutting our eyes to the stern fact that no power on earth can prevent the subsequent adjustment of market value of the bonds bearing such lower rates of interest to the established worth, or 'just price,' of saved capital. In this adjustment all tax exemptions will of course be capitalized also, adding pro tanto to the market value of bonds; but the process of adjustment itself is irresistible."

Dear patriotic Money! Peor medieval President!

And the "boys" in khaki! They have no "market value," to be capitalized;
just their bodies, and brains, and work, and financial advantage, and lives, to oluce upon the altar of the nation and the world!

And there be fools who hold the notion that money should be rated no higher than men! Fierce, isn't it, how stupid the average human is, when he begins to clamor about finance?

The old-line insurance companies, having flunked the war risk on straight

ife insurance, are now making a drive to sell "investment" insurance. The Fraternal Monitor, discussing this action, says:

"Fraternal Monitor is insistent upon the necessity for cutting out the investment features of life insurance. The principle was wrong in the beginning. True protection consists of getting the greatest coverage for the money.

Today the government needs our investments for the most noble purpose that

has ever stirred a nation. In these times it is necessary to be insistent. STATES HIS ATTITUDE "However, there should be no decrease n the amount of protection being sold; REGARDING INSURANCE there is a greater demand for bene

ficiary protection than ever.

fraternal insurance.

"The decline in the buying power of

bined with a contemptible investment?

ders, and honestly wants to join teams

with these orders," declared a friend of

The insurance federation program is

against all forms of cooperative insur-

ance. It frankly, according to Mr. Mc-

Kee, proposes to "save" the monopoly

of the casualty and fire insurance busi-

ness to the commercial companies and

destroy all forms of cooperative insur-

ance-casualty, life, fire; and especially,

to kill off the workmen's compensation

violence as the one means of "saving"

the nation from these classes of Ameri-

laboring men and their wives, and their

sons and daughters, who belong to fra-

their sons and daughters, whom the In-

surance Federation has attacked, indi-

these men and women, the Insurance

wants fraternal orders to line up with

whom it has pledged to legislation for

commercial insurance and against the

The nearest parallel to the impudence

and treachery evidenced by the proposal

of the Insurance Federation for an al-

liance with the members of fraternal

mated with the foolish Russians by the

Germans. Germany wanted the eastern

front eliminated, so that she could throw

so she went to the foolish leaders of the foolish Russians, and she proposed that

a treaty of peace between Germany and

Russia be signed. And the Russians fell for it; and signed the treaty; and

By no possibility could the interests

of Germany and Russia be identical. No

nore can the interests of the farmers

interests of fraternal life insurance, co-

perative fire insurance, or any form of

eastern line, until the west line is

nal life protection, at its leisure.

and will then begin to polish off frater-

To suggestions that I cast my lot as a

member of the Insurance Federation

and the laboring men who make up the membership of fraternal orders; or the

all her forces against the western front;

benefit orders, is the alliance consum-

mine.

companies.

can citizens.

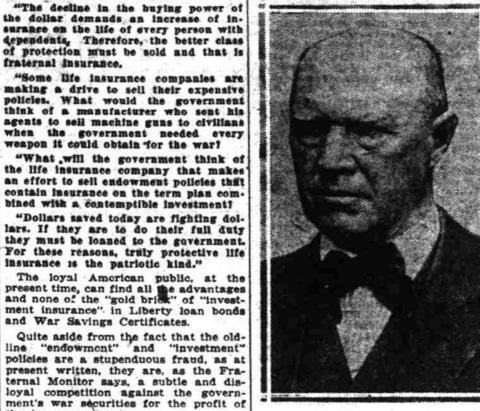
loyalty.

ternal benefit orders.

farmers and labor.

were out of the war."

insurance is the patriotic kind."



Walter M. Pierce, candidate for gov ernor of Oregon.

It made a particularly vicious attack Democratic Candidate for Govagainst the farmers, organized and unorganized; and against labor, organized ernor Declares for Square and unorganized; branding these disloyal; seditious; traitors; and compar-Deal for Fraternal Orders. ing them contemptuously to the Bolshevik elements of Russia, and urged mot

Walter Mr Pierce, candidate for gov-It is the farmers and their wives, the ticket, has defined his position on the insurance question as follows:

"La Grande, Or., Sept. 14.-Mrs. C. C. It is the farmers and their wives, and Van Orsdall, Portland, Or.-My Dear the laboring men and their wives, and Mrs. Van Gradall: I beg to acknowlvidually and collectively, pointedly and date in regard to my position on the whom it raised the question of national touches fraternal benefit orders, coop- then, as now, based their aristocracy crative fire and accident, the workmen's opening of this vicious campaign against compensation law and the whole eral subject of insurance.

> to say to you that I have made a careful study of insurance and its related questions, and have arrived at definite conclusions, as follows:

sured by our state and national laws, social and political righteousness the democratic privilege of self-deter-

Happiness Means More to Them Than Money, Service More Than Gold.

PROGRESS

They Are the Folk Who Dare to Lead and Do Not Shirk Responsibilities.

As you have read the newspapers' account of the common people's participa-tion in the Liberty loan and the War Savings campaign, have you noticed that the question of interest is the one which has the very least of all appeals to these common men and women? That they do not care whether the interest is 3 per cent or 31/2 per cent or 4 per cent or 41/2

Did you ever stop to realize that all the millions of dollars this class of people have put into the loans to the government would have gone as freely for 2 per cent or 1 per cent or O per cent? That they were loaning for the boys "over there," and were not haggling over the price they could get for their money? You see, while the common people are many times hard up and never rich, money, as money, holds no sacred su-

periority in their creed of life. Human happiness, human helpfulness and human ties; life, love and the truththese things are very much more than money to the men and women to whom life means more or less of a struggle from the cradle to the grave.

That starry flag is the emblem, to them, of something deeper, finer, more compelling than rates of interest or stock market quotations.

And because these truths are true is the fundamental reason why they are the common people, today, yesterday, to the world's end; why they are, in all ages, in all crises, in all forward movements, up from the twilight ages, on ernor of Oregon on the Democratic to the dawn of the new democracy, the elect-the keepers of the ark of the ovenant.

The common people gave the world Christ; and he was born in a manger, because he could not be born in the environment of the so-called upper classes and perform his mission. The common people gave the world

upon money, could have met the situaa way to prepare us, in funda mentals, for the great world role must play today. Woodrow Wilson did not spring from

the lowly, as Lincoln did; but he was a scholar and an idealist; shut out from the corroding influence of commercialism; and thus was ready, in spirit, for "First-I believe that fraternal benefit the mantle of leadership, not of our naorders and any form of organized effort | tion alone, but of the world, and to be the upon a cooperative plan should be as- prophet of a new international creed of C. C. VAN ORSDALL.

RIGHT OF SELF DETERMINATION THERE is presented in another column the declaration of Walter M. Pierce, who

is a candidate for governor of Oregon at the coming election. This declaration stands unique in politics—a candidate for a high office and in whose hands, if lected, remains the choice of insurance commissioner, taking a frank understand ing and definite position on the subject of fraternal and cooperative insurance. Every member of every fraternal benefit order in Oregon and the nine Pacific

tates should read that declaration very carefully. It enunciates the basic principle upon which all state legislation or national egislation touching fraternal or other forms of voluntary cooperative insurance should rest: The right of self-determination.

This principle of self-determination is the basic one announced by President Wilson upon which all questions of peace, nationality and territorial issues must be considered and adjusted at the close of the present world conflict, when the triumphant democracies of the world sit down at the council table with the defeated autocracies of the world.

It is the only principle upon which industrial, economic, social and civic free dom, and a true democracy, can be built-to endure. In the smaller field of life insurance, it is the one vital necessity for the

perpetuity of a voluntary system of life protection. And a voluntary system of cooperative insurance of all forms is the only thing that will render unnecessary, and prevent, state insurance.

If the citizens of this state and this nation may not, themselves, through voluntary associations, provide their own life, fire and other protection upon a basis of freedom from legislative restrictions, prohibitions, governmental interference and arbitrary standards imposed from the outside, then the state or the nation must step in and do for the people of this state and the nation what the people could much better, much more democratically, much more efficiently, for themselves, if given reasonable liberty of operation and the encouragement of the state rather than the persecution of state officialism.

It, is rather remarkable that a candidate for a high office should hold so clear vision of the principle involved; it is more remarkable that he should have the courage to take a public stand upon the question. But it is not at all remarkable that if all these other remarkable facts should come to pass, they should first come to pass in Oregon.

Oregon is very definitely progressive and we hope has once again, in this matter of fraternal and cooperative insurance, set the pace upon a big issue. Let us repeat this fundamental fact:

Either the state and the nation must more to state insurance Or voluntary ecoperative insurance of all forms must receive, from the state nd the nation, the encouragement and liberal treatment necessary, and he permitted freedom from vicious, hampering and entirely unnecessary restrictions and limitations imposed by legislation in the interests of the old-line commercial

insurance trust. The citizens of Oregon and every other state, and the nation, must make a hoice, and that quickly, between fraternal life and other forms of cooperative

One or the other is absolutely necessary to meet the economic demands of the times for about 90 per cent of our entire state and national population. WHICH SHALL IT BE?

If the people of Oregon and the nation may not do for themselves what they can do, if permitted by intelligent and friendly legislation to do it for themselves, then the state must do this thing for them. And when the state starts in it will not stop short of absolute monopoly of the insurance business.

When state insurance comes, if it comes, it will come to stay. Here is the real fundamental truth which the insurance federations and the old-line insurance trust should recognize: In attempting to destroy fraternal and other forms of cooperative protection, they are attempting to destroy the one efficient barrier to state insurance.

At least one candidate for the high office of governor, in at least one state in the Union, recognizes the issue. This high office directly controls the administration of the insurance statutes and insurance department.

We fraternalists, and all men and women who believe that the state should not attempt to render any service which the people can better render themselves. for themselves and by themselves, should find in the situation in Oregon, and in the declaration of this candidate for the high office of governor, a mighy promising one for the fraternal system of life protection.

If we can elect a friendly governor in Oregon, we can eventually do likewise in all the other states; and still, eventually, we can have friends instead of Abraham Lincoln and no one born of enemies in charge of the insurance departments of the states; and still, eventually without any reservations, and against subject of insurance legislation as it the "ruling classes" in America, who we can have friends instead of enemies in state legislatures.

The situation is ours to make the most of if we have the intelligence to grasp and to act. I am, frankly, for going down the line in Oregon, regardless of is the picnic, which was recently smaller issues, to secure the election of an avowed and declared friend of the by the youngsters, accompanied by Genfraternal system and other cooperative forms of protection to the office of gov- eral Organizer Fussell and the Neigh-

or of Oregon.

There are but two considerations which we should put ahead of the best good awarded, the winning essay will be pubof fraternal and cooperative insurance. The first is the nation's best good in the 'lished. resent crisis; and the second is the loyal support, by state officials, of President Wilson's present and future national and international program.

Candidate Walter M. Pierce is all right on both of these scores he will, as rovernor of Oregon, put the best good of the national cause ahead of every other

consideration; and he will support the president in his program on national and nternational questions. This leaves us fraternalists and all who believe in a real economic, social and civil democracy, free to boost for one of the important economic items in a democ-

racy: Fraternal cooperative insurance of all kinds.

Neighbors of Woodcraft Hall, Portnomah Circle No. 744, Neighbors of

advantages the circles in Portland had to increase their membership; and what the fraternal orders were expected to do

gram has been prepared. Multnomah circle is the largest circle

in Oregon, and expects to grow this winter with the new campaign the grand guardian has outlined. All members are asked to try and get at least one new member and also to attend the meetings Fraternally yours, ORA M. ALLEN, Clerk No. 744. Multnomah circle, to date, has investe

\$500 in Liberty loan-bonds, having subscribed for \$200 of the fourth loan, and has \$200 in War Savings Stamps. This is the top record for any Portland circle. Five years ago, when Neighbor Allen took the clerkship, the circles' general fund was broken and in debt. Now, besides the above investments it has over \$300 in cash and securities. Can you beat it?

Neighbor Lizzie Johnson, a resident of Tulare, Cal., paid her first visit to head-quarters building Wednesday. Neighbor Johnson was in attendance at the G. A. R encampment and is also visiting relatives in Portland and Hillsboro.

Enisvale circle of San Jose, Cal., has

NEIGHBORS LAUDED FOR W. S. S. CAMPAIGN

War Savings Stamps Wins Recognition.

From the Boseman (Mont.) Daily Chronicle. The Neighbors of Woodcraft of Port land, Or., of which Mrs. Carrie C. Van Orsdall is grand guardian, is demonstrating the splendid service that a fraternal benefit society can give in time of war. In the war savings campaign the society took no chance for neglect by any of its subordinate circles in orgenizing savings societies. It consigned a quota of Thrift Stamps to each circle with instructions to join this patriotic enterprise. The consignment of Thrif-Stamps to nine states has been as follows: Colorado, \$19,401; California, \$36,440; Oregen, \$22,323; Washington, \$21,340; Mentana, \$5707; Idaho, \$12,340 Utah, \$3505; Wyoming, \$2645; Nevada \$3690, and miscellaneous consignments. \$3188, a total of \$130,944. Our local war savings society has

done much of this good work, and hopes to do still more. Miss Gertrude Brandley has charge of the local campaign drive of the War Savings society.

JUVENILE CIRCLE NO. 2 RESUMES ITS MEETINGS

The Juvenile Circle No. 2, Neighbors o

Woodcraft, met Saturday afternoon in Neighbors of Woodcraft hall, Tenth and raylor streets, with a good attendance. The youngsters exemplified the ritualistic part of their work with enthusiasn A number of plans were discussed and adopted in a business-like manner, the children taking hold of the details, like A double quartet was organised and

will meet regularly for practice, and programs from now on will be supplied with vocal, as well as instrumental music. The members of the quartet are Josephine Leach, Viola Slavens, Alice Smith, George Webber, Mary Keliher, Alvin l, Doralis Allphin and Gerry Sunderleaf. A program committee was ap-pointed to furnish entertainment at each meeting, consisting of Josephine Leach, Viola Slavens and Bertha Lauth.
The principles instilled into the chil-

dren are primarily patriotism and

Consider Proposed Amendments to By-Laws.

Committee Is Named Also

IS POSTPONED

Action Is Deferred Until September 30.

The regular meeting of Woodcraft Officers' association was held Monday. September 9. There were present the following officers: Past president, Gracia Sundeleaf; president, Elizabeth Wise; secretary, Alice Snider; treasurer, Nora Jones; trustees, Neighbors Schoel, Bishop and Vilas.

A special meeting was called for September 21 for the purpose of planning a big campaign to add to the membership of the Neighbors of Woodcraft in the city. A committee was also appointed to report back on the meeting of September 21, recommendations and amendments to the by-laws of the association. This committee consisted of Neighbors Gertrude Hall, Gracie Sundeleaf, Bertie Britzenhoff, Heinz Catherine Stites, Carrie Scott, Alma Norton, Cera Wright.

A committee to visit the circles was appointed as follows: Anna Cox, Ross Schoe, Alice Rathbun, Therese Allphin Nellie German, Lenoria Jones, Jennie Betzel and Sophia Scott.

Owing to the evening of the 21st falls ing on the date of the Mothers' parade and the fact that the Neighbors of Woodcraft has a large number of mothers whose sons are at the front, there was no meeting held, but it was agreed that the date of the meeting to consider the amendment to the by-laws should be changed to September 30 at 8 clock, in the grand guardian's office. corner Tenth and Taylor.

YOUNG WOODCRAFTERS IN ESSAY CONTEST

The young Woodcrafters who belong to the Juvenile Circle at Camas are very busily engaged in writing an essay in a prize contest. The subject of the essay

WOODCRAFT NOTES

Ella B. Laidy, correspondent of Baker "Many of our ircle No. 765, writes: Neighbors have been out camping in the mountains along the purling streams. taking with them their knitting, and many a pair of warm and useful socks, sweaters and comforts for the boys 'Over there' have been finished and sen to the front; and many a cheering word has also been sent to make the soldier boys' hearts glad who are 'Over there' licking the kaiser's best men; and those boys will help win the war, never fear.

"Recently we listened to a grand tall on war and how to win it by Attorne; Goodwin. His address was a very slo-quent and patriotic appeal to every man and woman to do their bit and quoted many extracts from the book. Conquest and Kultur'-a German book setting forth their visions and intentions if they should win the war. The book is issued by the committee on public information, Washington, D. C., and will be sent free to anyone who will write a request for it. It is a book that every patriotic American ought to have and read. "After the speech a goodly number repaired to the banquet table, where oysters and many good things awaited for the jolly crowd, who did justice to

"We are adding new members all the time.' Sarah Rowland, correspondent

Daphne circle No. 2, Pendleton writes: "We organized a Knitting club, and bought yarn and knit 43 sweaters, and they were given to our home boys fore they were sent across; and we have \$700 worth of Liberty bonds, and we pledged to buy one W. S. B. every month for five months; and the majority of, our members are members of the Red Cross and help with the making of surgical dressings and the Red Cross sewing. We have not made our plans for the fall and winter yet. Our members will be delighted to know that our clerk, Neighbor Friedly, is rapidly regovering from a serious operation, which has kept her from attending lodge for the last four months."

From Mistletoe circle comes the re-"We are entering on the sec year of Red Cross work. We meet every Tuesday and Friday afternoon to sew. Have a good reputation on our work, for which we are proud, as a circle. We have very good meetings at lodge, considering the busy times."

Wellington W. Bryant of Kansas City, a legal representative of the claim de-partment of the Brotherhood of America can Yeoman, has been visiting in the Northwest in the interests of his o During his recent visit to Everett, Wash. he made application for benefit membership in Clover Leaf Circle, No. 63. He called at headquarters to discuss fraternal legislative matters with Grand Guardian Van Orsdall.

Among the visitors in Portland to a tend the G. A. R. encampment wer Judge J. A. Jones and Mrs. Jones, neigh bors of Helena Circle, No. 91, 1 Montana Neighbor Jones clerk of the leading camp of the Woodmen of the World in Helena for the last 20 years, and he is also police judge. This is their first visit to Oregon and they were delighted with the climate and the great natural beauty surrou Portland.

Jumbo Circle. No. 193, Missoula, Me fana was among the encampment visitors who called at headquarters. Neighbor Ella M. Heath and Geor M. Badger, members of Sequola Cir No. 200, Bakersfield, Calif., registered headquarters as encampment visitors.

Neighbor Carris Gorlick, a memb

m, on Saturdays.

Oregon-absolutely on our own responsibility. THE NEIGHBORS OF WOODCRAFT will launch Monday, September 30, 1918, a campaign to place in the hands of members of the order in good standing, who have not yet subscribed, bonds of the Fourth Liberty loan.

As a starter, we have purchased \$10,000 worth of bonds, for resale Any member of the order can subscribe at headquarters, corner of each week or month, as convenient; or paying all cash.

the working man's insurance, be identical with the interests of the Insurance April 6, 1917, in the fight for democracy, to a complete finish The Insurance Federation, having failed to put over its propaganda against nationally, to the last member and to the last cent of our savings. the organized farmers and organized labor, are in the same mood as the philanthropic Hun; it wants to destroy our

> way, some how; this way, since no other way is open, apparently. Bonds, bought to hold, and tucked away in the bureau drawers of our humble homes, is "credit eno" for our kind of people. We will "HELP WIN TH? WAR" to the extent of our capacity, in (MRS.) C. C. VAN ORSDALL.

Every development, since I first Portland and elsewhere. cointed out the stupidity of fraternal Grand Guardian Neighbors of Woodcraft and member (by appointment) leaders in crawling into the web of the Insurance Federation spider, has been a of the Advisory Council, National Woman's Liberty Loan Committee. progressive confirmation of my original

But, even had I been wrong in 1915, and 1917, the vicious attack against the patriotism and loyalty of the farmers launched to discredit these men and their organizations, for the political advantage of the Insurance Trust, started by my versatile friend, Mark T. McKee, paid secretary of the Insurance Federa-tion, is amply sufficient proof that, as the head of a fraternal benefit order composed of farmers and their wives and laboring men and their wives, my place is not in the Insurance Federation; that my place is to fight the Insurance Federation, as the avowed enemy of the people I am chosen to lend, and lead hon-

estly and intelligently. The Insurance Federation can render the fraternal benefit orders no service these orders are not perfectly cor to render themselves, without the Insurance Federation's assistance. We have the votes which we can use for our own benefit, and in our own particular in-

terests. But the 1919 sessions of the state legislatures are but one item in the program in the fight to preserve fraternal insurance by amendment of the laws already

Joining the Insurance Federation won't

change the present situation, so far as

fraternal insurance is concerned—not a

No more than the peace treaty saved Russia from the ultimate intention of the philanthropic Hun; not a bit more. So, in the precise and melodious voice of the telephone operators, I beg to say: "Will you excuse me, please." I see no reason to change my original opinion of the Insurance Federation. On the contrary, quite the opposite!

Neighbors of Woodcraft

To Boost the Fourth Liberty Loan Q UITE without either official sanction or official prohibition from the Liberty Loan committee of the city of Portland or the state of

to our members. If more are needed, we will go up to \$25,000. Tenth and Taylor streets, paying a deposit down and an installment

The Neighbors of Woodcraft, as an order and individually, enlisted We are behind the president and his program, nationally and inter-There seems to be, however, no place for us to get hold to boost and invest in the Liberty loan campaign, because of the complicated

machinery of the official program. But our patriotoism will not be denied its eager desire to serve, some We are to receive no official recognition or credit; but the Liberty

ination; that the state should not at- fraternal life protection is not recent or tempt to arbitrarily interfere with such organisations beyond supervising in the terest of the general public to require that these organizations be honestly administered according to their own laws. "Second-I believe that insurance of all forms, being an economic and industrial necessity which touches every man, woman and child in this state and n this nation, should not be turned over to the monopoly of private corporations

for the exploitation of the public and the profit of private stockholders. "Third-I believe that the workmen's compensation law is one of the best pieces of legislation to secure necessary rotection to the industrial soldier on the firing line of the great army of production against the exploitation of mbulance-chasers and the evasion on technicalities of casualty company con-tracts that has ever been adopted. The ervice—the economic service—under the workmen's compensation law is rendered as it should be-to these soldiers of the American. common good at the least possible cost

and upon a profit to nobody. "Fourth-I am willing to pledge at his time my influence and support for any legislation striking from our ent statutes any restrictive and hampering provisions which may thwart, hinder or destroy fraternal life protection or cooperative protection of any kind, and to extend my influence and

support against any attempted legisla-tion for the sole benefit and advantage the interests of the whole people against olistic control of the insurance its menace commercial companies for profit. I have carried fraternal life protection

for political purposes. "I want to register my pride in the prompt and unselfish attitude of the

fraternal benefit orders in this nation on the subject of keeping in force the life protection carried by the men who have been called to the colors and to fight our battles in France: to keep all their life protection in force to full face value and to pay the assessments upon this protection out of their common treasury as a patriotic and fraternal contribution to the common cause. "If there were no other reason in the world why fraternal benefit orders and the fraternal benefit system of life protection should be encouraged, instead of hampered and hindered, the prompt, patriotic and ready adaptation of all fraternal benefit orders to meet this national emergency, as contrasted to the prompt refusal of old-line commercial companies on the same points, should be sufficient for every patriotic

"The systematic and widespread cam aign of abuse and vilification against the farmers, the laboring men and all classes of the producing democracy of this nation by the Insurance Federation in the interests of the most menacing trust in the nation today—the insurance trust-seems to me to foreshadow the possibility where the gigantic trust and its non-partisan insurance federation "If elected governor of Oregon, I, as

governor of the state of Oregon, pledge here and now my whole support and influence for a square deal for fraternal all my life. I have been a member of the Neighbors of Woodcraft, carrying a benefit certificate since 1900. I am a member of the Woodmen of the World, carrying a benefit certificate therein, and in the A. O. U. W. My conversion, therefore to a confidence and belief in

MULTNOMAH ENJOYS JOYFUL HOME COMING

Circle No. 744 Greeted by Grand Active Participation in Sale of Guardian Van Orsdall in Their "Home"

land, Sept. 17, 1918 .- Dear Echo: Mult-Woodcraft, held their "home coming" meeting Friday evening, September 13. There was a very interesting meeting, with a large attendance. Applications were presented and balloted on. The most interesting feature of the meeting was a visit from Grand Guardian C. C. Van Orsdall, who welcomed Multnomah circle to their "home." The grand guardian gave a very in teresting talk on the advancement of the Neighbors of Woodcraft, and the

after the war was over. The circle has planned to have "charter member" entertainment the second Friday evening in October. All charter members in Portland are cordially invited to be present. The grand officers will be present and a good pro-

sold \$1100 worth of Thrift Stamps to Regular meetings will be held every help win the war. Is there any circle two weeks during fall and winter, at in the jurisdiction that can show a Woodcraft Auditorium, opening at 2 p. higher figure?