

THE MACCABEES

A Fraternal Insurance Order on the American Experience Plan Now Organizing in Your City

THE American Experience Table of mortality is the standard for rates and reserves used by Old Line insurance companies. It was introduced in 1868 and compiled by Shepard Homans, a great actuary. It was used by the big life insurance companies for half a century, it has been found safe, sure and sound. No failures occur because of this table.

The MACCABEE life insurance on this table is just as safe as old-line insurance. The reserves are accumulated in just the same way. The financial plans are similar, and are governed by laws of the states.

It is surprising to some agents of the life companies to learn that the MACCABEES insurance is on the American Experience Table. They can have no come back.

The only difference in the use of the American Experience Table by the MACCABEES is that they figure on the reserve earnings, 4 per cent. The old-line companies three, three and a half and four per cent. Since accumulated money invested in sound securities or mortgages will earn five or six per cent, it would seem that a 4 per cent assumption is safe.

THIS difference in interest assumption makes a big difference in rates. If the reserve funds are credited with interest at 4 per cent interest each year and the interest compounded right along, it takes less money to be collected than if interest were at 3 or 3½ per cent. Therefore the rates are less for fraternal insurance on the American Experience at 4 per cent.

The MACCABEES on the American Experience Table are permitted by law to give cash surrender, paid-up and extended insurance, and other legal reserve features. They may pay refunds, and give the members the savings due to economical operations, excess interest earnings and favorable death rates.

The economy on fraternal operation is well known. It is protection for people who are thrifty.

The MACCABEES maintain the legal reserve on every certificate. The MACCABEES have many other special features. The MACCABEES are just as strong as any old-line company doing business on the American continent.

The MACCABEES are run by members and managed by their representatives. Not run for profit and gain.

Selling Points of Maccabee Certificates

- | | | |
|---------------------------------|-----------------------------------|-------------------------------------|
| 1 Incontestable after two years | 9 Annual Dividends | 17 Sickness and Accident Benefits |
| 2 Cash Surrender | 10 Option Settlement | 18 Provides for Widow |
| 3 Loan Value | 11 Legal Reserve | 19 Care of Orphans |
| 4 Paid Up Insurance | 12 American Experience 4 per cent | 20 Income for Old and Indigent |
| 5 Extended Insurance | 13 Benefits of Local Lodge | 21 Care of Tubercular |
| 6 Whole Life; 20 Pay; Endowment | 14 Monthly Rate Payment | 22 Pays for Loss of Hand, Foot, Eye |
| 7 Double Indemnity | 15 Patriotic Ritualism | 23 International Home |
| 8 Income Disability | 16 Employment Bureau | 24 Brotherhood 200,000 |

HOWARD FENNER, *The Maccabee Man.*

THE PENCIL MAKES A FARM PAY BETTER

Farm Accounting Reveals Losing Methods and Points Way to Bigger Profits.

(From Banker-Farmer)

A farm cannot properly be called successful unless it pays a fair rate of interest on the investment and returns fair wages for the farmer's labor. Agriculture is considered by all odds the most important industry in the world, and yet in no other industry is the business end so neglected.

It is common to find a farmer with an investment of \$1000 to twenty thousand dollars, yet does he keep books? Perhaps he may jot down a note now and then of an important deal, but this is of no value in an analysis of his business as a whole. No other industry, however small, is carried on without books of some sort.

Farming is a business and to be successful must be conducted in a businesslike way. The business man's mind should have indelibly printed upon it two questions: What profit is my business making? How can that profit be increased? To know the latter, one must find out the former; and to find out about profits requires the keeping of books.

It is not necessary for a farmer to have a course in bookkeeping. Almost every agricultural college in the country has issued a simplified farm accounting book which it sells at cost, and only a few minutes are required each day to jot down the day's happenings.

Accounts Increase Profits

Instances number a thousandfold where farmers have profited by knowing their business. Accounts kept by nineteen farmers in Illinois led them to improve the organization and operation of their farms in ways that added approximately \$650 to their average net income in 1922, the seventh year they had kept accounts.

An Iowa farmer found at the end of the first year he kept books that crop fed to livestock brought more money than when sold outright. His figures showed that his cows were poor; compared with other farms in the state, he found the number of acres cultivated per man on his farm, as well as the number of acres per horse, were below average. He rented more

land and replanned his fields, so that the crop areas per man and horse were increased. He sold some of his scrubs and bought good cows. The second year his income from the farm, after paying all expenses and interest on the money invested, had been increased over \$250.

Costs Can Be Regulated

"I have discovered," says one farm bookkeeper, "that the kind of man you have on a job, as well as the particular team, often makes quite a variation in the cost of performing certain tasks. I have learned from the pages of my book that if I could have increased the yield of my wheat field by two bushels and my corn by five bushels I would have realized a substantial profit from them."

While the farmers may not be able to fix prices on their products, they do have a voice in determining the costs of production. To reduce this cost they must first know what the costs are.

The number of farmers who are keeping books on their business has increased remarkably in recent years, but the number of businesslike farmers is woefully small when listed alongside the sum total of the farmers in the country.

Inventory is Indispensable

The basis of any system of farm accounting is the annual property list or inventory. It is the starting point of the farm records. One must take into consideration decreases or increases in the value of all property owned to gauge the progress of the business. Lacking facts as to the value of his property, no business man can form an accurate estimate of how he stands financially. Increased cash may be due to property which was sold, or increased debts may be due to improvements made. If a farmer is falling behind, the inventory will emphasize this fact. Often when a man is discouraged and thinks he is making no progress, his inventories will tell him that he is better off than he thought.

At the end of each year a financial statement is drawn off. This is the farmer's rating and no farmer with a good financial statement need fear walking into a bank and asking for a loan.

DR. J. W. GOIN

Veterinarian

Sterility, Abortion, T. B. Testing

Phones:—Office, 184-J; Res. 702

ALBANY, OREGON

BOSTON'S GRAND OLD BELLS

Old North or Christ church, first occupied about 1723, is said to be the oldest church still standing in Boston. After the completion of its massive brick spire in 1740, the rector determined upon the purchase of a "ring" or chime of bells.

Accordingly, arrangements were made with the foundry of Rudhall at Gloucester, England, which cast the celebrated bells of St. Martin in the Fields, London, and other famous "peals," to mold and ship a suitable chime of bells and a bowd thereof in the sum of 1,100 pounds was executed. The bells were carefully and skillfully made, shipped and laid down in Boston in the early summer of 1745. There were eight bells in the set—the smallest being a six-inch bell, while the largest weighed about 1,400 pounds.

The bells were raised to their places in the great tower with a care extraordinary—lest some danger might befall them, and as their voices floated out through the spacious arches of their lofty belfry and filled the air with their tuneful and mellow sounds, great indeed was the gladness in the hearts of the officers and members of the church, for, in the slang of the present day, they were some bells.

Although cast by hand before the advent of modern mechanical contrivances and advance chemical practices, these bells are of remarkable quality and the secret of their superior sweetness and the unusually great carrying power of their tones remains an unsolved mystery.

These musical bells kept company with one of the signal lights one April night, in 1775, when Paul Revere took his famous ride toward Lexington to inform the populace of the movement of British troops; again, on that history-making June day of the same year they looked out upon the Battle of Bunker Hill—across the Charles river, and in 1804 they narrowly escaped destruction when their tower house was wrecked by a storm. Luckily, however, although made almost two centuries ago—the first chimes cast for use in these United States—they have come down to us in perfect condition, with a record unmatched by any other set of bells in this country—in that for more than 175 years no public demonstration has taken place in Boston in which their harmonious voices have not mingled.

BANKERS HELP

A bank in Monrovia, Ind., tests seed corn for farmers. A basement room was fitted out last season for the purpose and 25,000 ears were tested for fifty-six farmers. One-fourth of the seed tested last year was unfit for seed. This year the percentage will run even higher. The work is done under the supervision of the high school agricultural teacher. He reports that the community will have a surplus of seed corn this year.

The banks of Conway, Ark., have offered prizes for the most marketable sweet potatoes produced on one acre of land. A first prize of \$150 is offered, along with three district prizes of \$50 each. The county agent and the banks are working out the details. The County Bankers Association will help to employ a full time county leader this year for boys' and girls' club work in Calhoun, Cherokee and Buena Vista counties, Iowa.

Made Name Glorious

A world-famous battle was fought at Thermopylae in northern Greece on August 7, 8 and 9, 480 B. C., between three hundred Spartans and seven hundred Thespians, commanded by Leonidas and the entire Persian host. For four days Leonidas and his band held the pass of Thermopylae against the invaders, at the end of which time Ephialtes, a Trachinian, led the Persians over the mountains by a secret path to the rear of the Greeks, who were thus placed between two hostile armies and were finally cut to pieces. One Greek only escaped, and he is said to have been loaded with reproaches for having fled. —Kansas City Star.

Snail's Pace?

"He moves at a snail's pace," is a remark frequently heard, especially when the subject is a youngster going to school or an office-boy who has been sent on an errand.

But even of the slowest of the younger generation the statement is, to say the least, slightly exaggerated. A recent experiment proved that a snail progresses at the rate of one mile in a fortnight.

If you place a snail on a sheet of glass and watch the underside, you will see a series of ripples along the animal's foot. This foot is a network of muscles, and the rippling is produced by these muscles lengthening the foot in front and shortening it behind, which is the snail's mode of progression.

Coming to Albany and Salem

Dr. Mellenthin

SPECIALIST

in Internal Medicine for the past twelve years.

Does Not Operate

Will be in ALBANY, Wednesday, Sept. 30, Albany Hotel

and in SALEM, Thursday, Oct. 1, Marion Hotel

Office Hours: 10 a. m. to 4 p. m.

ONE DAY ONLY

No Charge for Consultation

Dr. Mellenthin is a regular graduate in medicine and surgery and is licensed by the state of Oregon. He does not operate for chronic appendicitis, gall stones, ulcers of stomach, tonsils or adenoids.

He has to his credit wonderful results in diseases of the stomach, liver, bowels, blood, skin, nerves, heart, kidney, bladder, bed wetting, catarrh, weak lungs, rheumatism, sciatica, leg ulcers and rectal ailments.

Below are the names of a few of his many satisfied patients in Oregon:

- Rose J. Apilin, Carson, Wash., nerve trouble.
- Mrs. Otto Will, Jefferson, varicose ulcer, leg.
- M. F. Christianson, Albany, bladder trouble.
- Mrs. M. A. Ewan, Coquille, stomach trouble.
- Robert Ziglinsky, Scio, stomach and heart trouble.
- John Roth, Albany, adenoids and tonsils.
- Mrs. M. I. Olsen, Portland, appendicitis.

Remember above date, that consultation on this trip will be free and that his treatment is different.

Married women must be accompanied by their husbands.

Address: 211 Bradbury Bldg., Los Angeles, Calif.

When you entertain, let us furnish you, with 500 score cards.