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**MODERN WOODMEN**  
**MUST RE-ADJUST**

**Question of Rates to Be Paid and Sinking Fund to Be Created Is Brought Up By the Officers**

Document written by Head Clerk C. W. Hawes, of the Modern Woodmen of America, to every insurance commission in U. S. on subject of adequate rates, requesting free comment. He takes stand that M. W. A. must advance rates of membership, also strongly favors a reserve fund on the same plan as the Woodmen of the World. The head camp session which will have to decide the questions meets next June. Hawes says they cannot continue on present rates and pay their beneficiaries. The M. W. A. has an aggregate of over \$1,323,393,500 insurance in force. Total membership in U. S. 801,000.

This experience is submitted to the council in proof of the necessity existing for consideration of ways and means that will enable the society to meet its insurance losses as they will mature in the future. It is shown conclusively that within the limit of twelve assessments per year and collecting the present rates from beneficial members, we cannot hope to meet our future obligations; that, in fact, our beneficial members, measuring their contributions by the lowest mortality standard, and by our own experience, are paying for only a minor portion of the whole-life insurance represented by the certificates they hold.

I do not submit as a part of this report any "compromise" rates, or half-way plans or measures of any kind. As I see it, our society is required to either make provisions to meet its future obligations in full, as they will mature from year to year, or when the time comes confess its inability to do so. The consideration of "compromise" rates or plans would simply be by way of deferring the day of judgment.

Only the adoption of rates and plans that will enable us to meet every obligation we have assumed, or may assume in the future, is worth while, if we are to retain our position as a society entitled to the confidence of its members and the insuring public. Especially is this true, since it is a fact that we are still in a position where we may adopt plans and rates that will prove acceptable to the great mass of our members, when the necessity for their adoption is proved to them.

I trust that what follows will bring home the conviction to every member of our executive council—if, indeed, doubt on the point treated exists—and to every fair minded and honest neighbor, that not only do the facts of our history prove our inability to meet our future obligations on present plans, but that the time to adopt sound rates, permitting the society to redeem every promise it has made or will make, is now.

It is to be remembered that every day our assumed obligations approach that much closer the dates of maturity. The longer we delay, the more years we waste in debating inevitable conclusions, the larger must be each member's individual contribution toward the amount we must provide to meet our losses—if we are to meet them.

If our society is to live and prosper, it must provide for its members rates high enough at every age, but not too high at any age, and the plans of collection, coupled with the promised benefits, must be such as to meet the needs of the masses of the people. It would be idle to adopt rates, no matter how adequate, if they were so high that they could not be paid by our members. If the society is to live, its rates and the terms of payment must cover the costs of the insurance carried and be within the reach of the masses of the people. Therefore, the question of plan to be adopted is all important, for the character of the plan determines the rates to be charged—how they are to be distributed be-

tween the ages and over the full tabular period.

I have given careful study to this feature of the rate question, and in formulating the suggestions embodied in what follows in this report, I have had the able actuarial assistance of Dr. G. E. West, chief of the record department of the head clerk's office, whose ability and reliability in actuarial work is known to every member of the council. I do not hesitate to endorse, as absolutely correct, the rate tables embraced in the several plans hereafter submitted for the council's consideration, and I am sure that those rates will be found correct by every competent actuary.

A reserve in the pocket of the members is never available when needed, by the way. It does not earn interest and make possible still lower rates for the members, and, unlike the reserve invested under official auspices, is usually dissipated by the holders, who default on their obligations at maturity.

It should be remarked here that a fraternal beneficiary society like ours never defaults; never repudiates its obligations. Only the members, who in fact are the society, can do this. For years they cheerfully pay less than cost for their protection, and when the time comes for them to produce their so-called "pocket reserves," they wax indignant and lapse out, damning the society and its officers—for what? For their inability to continue to give them something for nothing.

This is the history of the "pocket reserve" system. It has deprived hundreds of thousands of families of insurance protection. It owes millions of dollars it will never pay through refusal or failure of members to pay extra assessments levied to meet old age losses—losses that were unprovided for in the years of prosperity under the current cost system. On the other hand, the loss of reserves accumulated and invested under official supervision amounts to practically nothing.

The argument is all in favor of the level rate against the annually increasing rate, in my humble judgment. While it is a difficult matter, at best, for any society with a large membership to readjust its rates on adequate plans, still, if given the choice, and if readjustment is found to be inevitable, the average man prefers a level rate, a rate that does not change with his age, and that will permit him, during his productive young years, to provide a fund, a reserve, to be employed for his relief during the non-productive years of his old age. The average man will not, if he can avoid it, accept a plan of protection for his dependents that imposes upon him and annually increasing burden from year to year, and which becomes most burdensome in those years in which he is least able to pay.

The level rate plan, therefore, seems to meet every requirement of the average member. The only objection to it that has ever been seriously advanced, is that it means the accumulation and investment of millions of dollars, with consequent danger of loss.

If, as a society, we are to live and meet our future obligation, we must either adopt an adequate natural premium plan—the rates advancing from year to year or by series of years, with some possible modifications involving the accumulation and investment of full reserves.

We must either provide a reserve fund to hold the rates reasonably low and level for life from age at entry, or we must collect more money each year from each member to meet the annually increasing costs. We have the choice of these two basic plans, with their possible modifications; we must choose either one or the other, if we are to live and pay out.

Every society, ours included, of course, should have officers that the members will feel inclined to trust. Officers not trusted by the members or policy holders or any society or company have no proper standing in the official family and need not here be considered. I am inclined to the view that while some few members of this and other societies may feel disposed to doubt, if it be put to the test, the integrity of their officers, the real objection to the accumulation of reserve funds is the supposed danger of loss through unwise investments, etc.

Let it be kept in mind that we are required to make adequate rates that the great mass of our members will be able to pay; also low enough to permit and recognize the admission of new members.

The old neighbor, as related to rate readjustment, is our problem. As a matter of sentiment and fraternal duty, we concede that we must be cared for; but not at the sacrifice of the society's life, nor under plans that will stop its growth, which eventually would mean its death.

It is conceded that the old member of today has discharged his full obligation to the society, in the sense that he has paid for his insurance all he has called upon pay. From this point of view, he is not indebted to the society. On the other hand, the illustrations of individual costs in section 5 of this report, clearly prove from our own experience that the older members are not paying their costs and that these costs, to a greater or less extent, are being paid by the younger members, the amount of the deficit each old member creates being determined by his age, rate, etc. Nevertheless the old member cannot be criticized for not paying something he was never called upon to pay, granting that he should have been called upon and should have paid it.

In the event that our old members do not show an inclination to accept these rates, coupled with generous relief measures, then, in fairness to our young members, who are not bound as a matter of honesty, or justice, or fraternity, to contribute millions of dollars in relief—for it cannot be maintained that it is one member's duty of one class of members to assist in paying the insurance costs of another class—I should feel that the society would be justified in

serving notice on its old members that they cannot block the way to the society's salvation, on which over 738,000 other younger members and their dependents rely for protection; that they should either accept the generous relief provided, or the society would readjust on a basis requiring them to pay full cost for their insurance, without relief.

The continuance of the old member in good standing cannot, from a strictly business point of view, be held to be essential to the society's welfare. On the contrary, without the old member, the way to a complete and adequate readjustment is immensely simplified, and can be accomplished at any time.

The old members, in short, cannot be permitted to endanger the society's perpetuity. In dollars and cents, they owe the society, and the society does not owe them. Under some such plan as suggested, they would be treated with a generous consideration that should command their cordial endorsement and support. If they fail to appreciate this fact, the responsibility for what might follow, would be all theirs. In which event, a readjustment, shorn of relief measures, would probably be held by the other 738,224 members to be justifiable from the view point of justice to themselves.

We are in that position where we are bound to effect readjustment at any cost—on a basis generous and considerate to the old members if he will permit it; but, if he will not, then without regard to and without any provision for his relief. The welfare of 90 per cent of our members and their beneficiaries is of greater moment than the welfare of 10 per cent. This cannot be denied.

From the simple fact that our neighbors are month after month and year after year paying assessments as levied we must conclude that they believe the promises made by the society, represented by all certificates now in force, will be redeemed at maturity. As our society is now, and always has been in the hands of its members, we must further conclude that, once they are reinforced as to the defects in present plans and rates

(Continued on page eight).

**HEARTILY ENDORSE**  
**COOPER REMEDIES**

**Dealer and Patient at Hallowell, Maine, Make Statements Under Oath.**

In connection with the intense interest manifested by the public at large in the theory of L. T. Cooper as to the human stomach being the source of nearly all ill health, the statements of Mr. W. D. Spaulding, of Hallowell, Me., one of the oldest and best-known druggists in that state, and of Mrs. Frederick Harvey, a well known nurse living in the same place, will be interesting to thousands of persons who are today suffering from ailments directly traceable to the stomach. The fact that these statements are made voluntarily, under oath, removes all element of doubt. The statements follow:

"Hallowell, Maine, July 20, 1907.  
 "To The Cooper Medicine Co.,  
 "Dayton, Ohio.

"Gentlemen—The policy at Spaulding's drug store is to gain the perfect confidence of the public by never recommending any medicine or treatment until its virtues have been fully established. The Cooper Remedies were to us an unknown quality, we were very skeptical of their medicinal value, and it was not until several of our customers had received such beneficial results from their use that we could no longer doubt their value that we consented to take the agency for the Cooper Remedies in this territory, heartily endorsing the same.

"Herewith we give the testimonial of a lady whose case came under our personal observation from her being a regular customer, and she says:—  
 "Gentlemen of the Cooper Medicine Co., Dayton, Ohio: It is with pleasure I recommend your New Dis-

covery medicine, of which I have taken the contents of three bottles, and can today eat anything without inconvenience to myself. For a number of years I had suffered intensely with severe headaches, sour stomach, indigestion, pains in my side, and complications which made it exceedingly hard for me to accomplish even my household work. Physicians had given me dozens of prescriptions, which failed to accomplish a cure or even relief. Your New Discovery medicine advertisement attracted my attention, and I purchased a bottle of the medicine, which I took according to directions and before it was half gone, I felt very much better; when I had taken the contents of two bottles I gained courage to eat many things which for years I had denied myself, and found they caused me no ill effects. Today, after having used three bottles of the New Discovery, I can eat anything and feel that I am a well woman once more, and therefore would advise anyone to take Cooper's New Discovery, for I feel sure it will cure them."—Mrs. Frederick Harvey, Hallowell, Me.

"We endorse the above testimonial, under oath, as being correct."  
 "W. D. SPAULDING.

"Testimony before me under oath this 22nd day of July, 1907.  
 "GEO. A. SAFFORD,  
 (Seal.) Notary Public."

The Cooper remedies have proven eminently satisfactory wherever introduced. We will be pleased to explain their nature to anyone wishing to know about them. We are agents.—J. C. Perry.



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The only cash drug store in Oregon, owes no one, and no one owes it; carries large stock; its shelves, counters and show cases are loaded with drugs, medicines, notions, toilet articles, wines and liquors of all kinds for medicinal purposes. Dr. Stone is a regular graduate in medicine, and has had many years of experience in the practice. Consultations are free. Prescriptions are free, and only regular prices for medicine. Dr. Stone can be found at his drug store, Salem, Or., from 6 in the morning until 9 at night.

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**E. HOFER, Editor and Prop.**  
 SALEM, OREGON