

America's Greatest Women's Insurance Organization

WOODMEN CIRCLE

Auxiliary to the Woodmen of the World

WHO CAN BECOME MEMBERS?

Any woman of good character and health between the ages of 18 and 52 is eligible to the Woodmen Circle. A man must first belong to and be in good standing in the Woodmen of the World before he can join. Why should not the wife or mother or sister enjoy the advantages of a social and business fraternity as well as the husband or father or brother? Why should not the wife or mother or sister help provide for their loved ones as well as the father or husband or brother?

Strong in Thirty-Eight States

Has a Membership of Over Seventy Thousand

And Is Increasing at a Wonderful Rate Each Month

The Woodmen Circle is the only auxiliary of the Sovereign Camp, Woodmen of the World. Members of that organization and any worthy woman who can pass the required medical examination are eligible to membership.

The Woodmen Circle is organized for the purpose of providing relief for its members in times of sorrow and distress, educating them in moral, social and intellectual matters and promoting fraternal love and unity. The order also furnishes insurance in amounts of \$100, \$500, \$1,000, \$1,500 and \$2,000. Members pay an assessment each month in accordance with their age at the time of joining the order and the amount of insurance they carry.

The Woodmen Circle has established an enviable record among fraternal insurance organizations by the prompt payment of its death claims.

It is doing business at the present time in thirty-eight states, not including the territory west of the Rocky mountains, which belongs to a separate jurisdiction with headquarters at Portland, Ore. The organization has a membership of something over 70,000, and is growing at the rate of 2,000 to 4,000 a month. It has been rightly termed, "The Little Giant in the Insurance World."



EMMA R. MANCHESTER, SUPREME GUARDIAN

THE HEADQUARTERS occupy the fourth floor of the WOODMEN OF THE WORLD BUILDING, on Fifteenth and Howard streets, and its work is so well systematized that only from twelve to fifteen clerks are necessary to conduct its entire business affairs.

Its plan is admirable, including an emergency fund, monuments to its deceased members and funeral benefits. One of the most commendable features is the probationary period which members are required to pass. Its present membership, in the thirteen years of its existence, have accumulated an emergency fund of almost \$1,000,000, a larger reserve per member than any other order in the United States. It is not fair to them that this be used for the payment of premature deaths and despite every safeguard which fraternal organizations may establish, undesirable risks will at times slip in. So our certificates are issued payable one-third if death occurs during the first year of membership, one-half if during the second year of membership, two-thirds during the third year of membership, and after three years the full amount of the face of the policy. Applicants who are apprehensive that they will not survive three years are not considered desirable material for membership, but if such risks are accepted and die before the probationary period has elapsed, their beneficiaries receive splendid returns on the amount they have invested. This plan protects the living from the payment of extra assessments and is just and equitable to all.

The Woodman Circle has paid out every minute since the date of its organization an average of \$4.42 to the beneficiaries of deceased members, and yet, owing to its perfect plan and splendidly adjusted rates, the income has been adequate to meet all obligations and establish a handsome reserve fund for future demands.

Membership - - - - 70,000
Surplus Fund - - \$1,053,342

Over 3,000 New Members Written During March, 1909

Largest Surplus Fund in Accordance With Our Membership of Any Other Order in Existence.

WOULD PREVENT SICKNESS

Dr. Burnside Foster Makes Life Insurance Presidents Sit Up.

WOULD EXAMINE RISKS OFTEN

Recognition of Early Signs of Disease and Preventive Medicine His Remedy to Lessen Death Rate of Patrons.

NEW YORK, April 24.—Free medical examination of policyholders every five years as a means of prolonging human life was suggested to the Association of Life Insurance Presidents this afternoon by Dr. Burnside Foster, editor of the St. Paul (Minn.) Medical Journal, and also a life insurance medical examiner. Such examinations, Dr. Foster declared, would reveal the incipient stages of unsuspected diseases that could be cured or whose progress could be materially retarded, and it would thus be possible to add five, ten or more years to the average longevity of policyholders. Of course, such examinations could not be made compulsory, but Dr. Foster thought that the proposed innovation would be welcomed by policyholders since they realized the value and significance of it.

Foster's suggestion. This committee has already in hand the proposition of Prof. Irving Fisher of Yale university that the life companies should contribute financial aid to a campaign of health education. Prof. Fisher having declared that the general adoption of hygienic reforms would add fifteen years to the span of life in this country.

"Modern medicine has, above all, two chief aims, the prevention of disease and the recognition of its earliest signs in the individual," said Dr. Foster in today's address. "In both of these aims the business of life insurance has an immense interest, since the nearer we approach to their accomplishment, the more we add to human longevity. Prof. Fisher's recent plea for concerted action on the part of life insurance companies to lend their financial aid to the cause of preventive medicine is one which meets with my hearty sympathy and approval.

Preventive Medicine of Merit.

"Preventive medicine becomes more nearly an exact science all the time, and while its possibilities are far from being realized, this is not because of its own inexactness or shortcomings, but because the people have not yet awakened to the fact that those diseases which cause the greatest number of deaths and the greatest amount of suffering are actually preventable, if money enough is spent to prevent them. The only way to enlist all the people actively in the crusade against preventable disease is to present the subject as an economic one, which it surely is, and one which appeals directly to their pocketbooks. I am glad that life insurance companies are beginning to be interested in it from this point of view. Its study will prove profitable to them and will afford a most valuable object lesson to the people.

"As far as their policyholders are concerned, life insurance companies have two chief objects in view: First, that every policyholder shall be physically sound when his policy is issued, and second, that he shall live as long and pay as many annual premiums as possible. These two conditions are also of great importance to the policyholders, themselves, because a low death rate means a smaller cost of insurance, and also because everyone wants to live as long as possible. All life insurance companies are careful, some more so than others, to see that their risks are carefully selected, and on the whole, I believe that the medical examinations of life insurance in this country are rigorously and honestly made, and that the great majority of accepted applicants are sound at the time their policies are issued. This, of course, is as it should be, but so far as I know, no effort is made by any life insurance company to keep in touch with the physical condition of its policyholders after their policies are issued.

Would Lengthen Life.

Life insurance companies will, of course, admit that anything which would add five or ten or more years to the average longevity of their policyholders, so that they would pay just that many more annual premiums, would be an immensely valuable stroke of business. I believe that this very thing is possible, although, of course, I would not go so far as to state anything as to the average increased longevity that might be brought about. There is probably not a physician who has not many times in his experience detected, while examining a patient for some other purpose, the early signs of some beginning organic disease, of which the patient had no suspicion. In such cases the early recognition of the first evidence of the disease has enabled the physician to so order the life of his patient as to prevent the further progress of the disease, if it is a curable one, or to retard its progress and to enable the patient to live much longer than he would have lived had the disease not been detected until later.

"Many persons die of kidney disease, of tuberculosis, of cancer, of diabetes, of heart disease, and of other disease every year, and many millions of dollars are paid by the life insurance companies which have issued policies on the lives of these persons, who were sound when the policies were issued, and who might have lived much longer and paid many more annual premiums if the diseases which caused their deaths had been recognized and properly treated in their earliest stages. These are the very diseases which figure most largely in your mortality tables. My contention is that it is perfectly possible to recognize, in many cases, the early signs of these diseases before the individual suspects that any evidence of disease is present, and that life insurance companies would save large amounts of money which they now pay in death losses by inaugurating a plan of systematic re-examination of all their policyholders at regular intervals, say every five years. This, of course, could not be made compulsory on all policyholders, but I believe that the great majority, if the reasons for the examination were explained to them, would be very glad to report to the medical examiner at a specified time and submit to the necessary examination.

"The expense to the companies would be trivial, and in certain cases where the policyholder was insured in two or more companies the expense might be easily divided. The details of the plan which I suggest would, of course, have to be carefully worked out by the companies, but I feel certain that by adopting some such plan as I have in mind the statistics of life insurance companies would in a few years show a greatly reduced mortality with correspondingly increased profits to the business and a lessening of the cost of life insurance. The whole tendency of modern medicine is toward the early recognition and the prevention of disease, and the life insurance company which first makes a practical application of this principle to its business will not only bring about a revolution in the business of life insurance, but will also confer an immense and lasting benefit to the world.

Control of Disease Possible.

"The possibilities of properly directed scientific effort in the control of disease in animals have been amply demonstrated by the United States government in the work that has been done during the last twenty-five years by the Department of Agriculture in protecting hogs, cattle and domestic fowls from the many pests which formerly were so fatal to these animals, and the millions expended by the government in this work have been returned many times in the form of increased profits to the farmers and stock raisers and have added immensely to our national prosperity. The problems of the control of the diseases of mankind are not very different from the problems of the control of the diseases of beasts. Are not its citizens at least as great an asset to a nation as its hogs? The government undertook the matter of protecting the lives of its hogs and cattle because the people demanded it. When the people demand it, it will also undertake to protect the lives of its citizens. It is as simple a problem to drive typhoid fever out of the United States as it was to banish yellow fever from Havana and from Panama. The medical profession has for years been pleading for governmental aid in its efforts to prevent preventable disease. It has pleaded to deaf ears. Let the immense influence of the life insurance companies be brought to bear upon the government in this matter and these ears will be deaf no longer. Whether, gentlemen, the directors of the companies represented in this association see any merit in my definite suggestion I have made to you today or not is a small matter compared with the business educational value to the people of witnessing an active effort on the part of the great institutions which you represent to prevent preventable disease and to add to human longevity."

Work of the Woodmen Circle.

The supreme forest of the Woodmen circle was organized twelve years ago and its marvelous growth has astounded those who are familiar with the history of fraternal organizations.

Mention of this substantial increase is due to the wise guidance of Mrs. Emma B. Manchester, who has been for ten years the supreme guardian of the order and who has won both success for the order and respect for her own ability as the head of one of the largest fraternal organizations for women in the country.

There are few women who have developed the keen business abilities that are possessed by Mrs. Manchester. Her strong mentality, sound financial advice and sterling womanly qualities have made a place second to none for the supreme forest of the Woodmen circle. She has brought it to a place in the business world where it is recognized as an insurance order that not only rests on a sound financial basis, but which offers the best possible protection to women, being regarded as one of the safest insurance organizations in existence.

This order has its headquarters in Omaha and gives employment to many clerks and thus marks another step in the progress of the growth of Omaha, whose importance as a business center brings to it the headquarters of so large an order as the Woodmen circle.

Home Industry in the Insurance Field

In September of 1907 the first multiple life insurance company west of Chicago was incorporated under the laws of the state of Nebraska, securing a broad charter from the state covering all the so-called minor lines of insurance as distinct from life and fire, among which are accident, health, fidelity and surety bonds, plate glass, burglary, employers' liability, steam boiler, automatic sprinkler, etc.

In addition to the many millions, which have been paid by the citizens of Nebraska to eastern life and fire insurance companies, it is estimated that the eastern fidelity and casualty companies alone have secured in premiums over \$4,500,000 within the last ten years.

This immense drain on the financial resources of our state has had its effect in retarding our material development, and the business men of Nebraska are realizing this fact and are giving their support to home companies.

It is a significant fact that three-fifths of the actual money in the United States is controlled in the state of New York, and

this is largely accounted for through the immense accumulation of assets by the insurance companies located there, and for the employment of this money Nebraska is paying its share of its interest income. It is the eastern insurance companies who furnish most of the funds necessary to move the crops of the agricultural states, and the rates of interest charged are largely determined by the speculative conditions existing in Wall street.

The growth of our western insurance companies, with hardly an exception, have far eclipsed the early history of those companies which have accumulated millions of assets, and with proper conservative methods it is only a question of time when Nebraska will be able to finance its own enterprises, and through the employment of assets of home companies our financial independence will be established.

With the further development of home companies, Omaha is destined to be another Hartford of the west and take rank with Detroit, Des Moines and other cities which have gained recognition in the insurance world. It is a recognized fact that money is always more abundant and available in insurance centers and many cities now point with pride to the home office buildings of their insurance companies.

In the accumulation of assets, insurance companies seek investment and employ their money for development purposes and they are in position to come to the assistance of banks in time of stress and are an additional safeguard and intrenchment to the credit of any community.

There is no enterprise more far-reaching in its benefits to a city than a well established insurance company. Its many agents scattered over the country are daily advertising the place of its home office and tons of the company's literature is sent out for distribution, bearing the name of the city where its headquarters are located. Commercial clubs and other organizations formed for the purpose of advancing the interest of their city, could not do better than to give their support to the promotion and advancement of home insurance companies.

EDWIN S. SWOBE.

N. P. DODGE, Jr. W. T. DICKEY

N. P. DODGE & CO.

GENERAL INSURANCE

OUR FIRE COMPANIES:

Royal Exchange	Founded	1720
Law Union and Crown	"	1825
Mercantile Fire and Marine	"	1823
Cachin and Munich	"	1825
Shawnee	"	1883

We also represent
THE EMPIRE STATE,
Which write Security, Liability, Accident, Plate Glass and Sprinkler.

CERTIFICATE OF PUBLICATION

STATE OF NEBRASKA, OFFICE OF AUDITOR OF PUBLIC ACCOUNTS, LINCOLN, Feb. 1st, 1909.

IT IS HEREBY CERTIFIED, That the Royal Exchange Assurance Company of London, England, has complied with the Insurance Law of this State, applicable to such Companies, and is therefore authorized to continue the business of Fire Insurance in this State for the current year ending January 31st, 1910.

Witness my hand and the seal of the Auditor of Public Accounts, the day and year first above written.

SILAS R. BARTON,
(Seal) Auditor of Public Accounts, C. E. PIERCE, Deputy.