

Setting Pace

for Insurance Orders

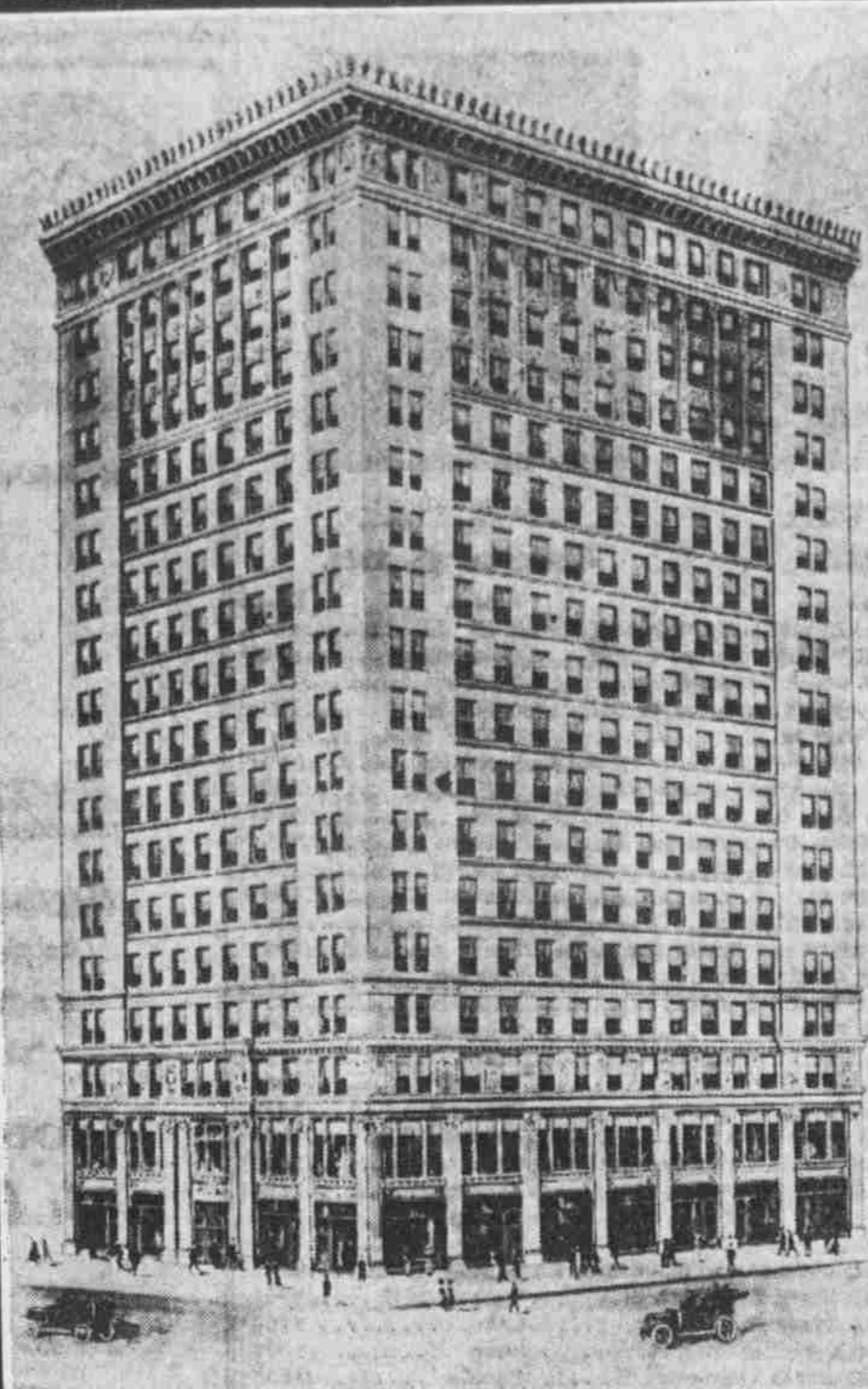
Fascinating Story of Rapid Progress, Thorough Methods, and Great Achievements in the Woodmen of the World, Where Big Men With Big Ideas Do the Big Things That Make This Fraternal Order a Pulsant Example Which All Others Emulate

Down at the southeast corner of Fourteenth and Farnam streets a small army of men is at work pouring concrete into deep holes, hauling away dirt, making noise like a battle and keeping busy every minute. Big electric arc lights flare in the hole by night and human forms are seen here and there, building, building, building.

One looks down into the big hole and sees that the hive of men is getting ready for a modern building. The preparations on the foundation are evidence that there is going to be erected a substantial building on this site. One inquires and is informed that Omaha's second and highest skyscraper is going up at this place. Yes, it is going to be the tallest building in the state—full eighteen stories. It is the million-dollar structure that the Woodmen of the World is putting up. It will be one of the finest in the state. It is to be the new home of this great fraternal organization—the society which is the second largest in the United States, and that means the world.



J. C. ROOT, SOVEREIGN COMMANDER OF W.O.W.



FUTURE HOME OF W.O.W. NOW BEING BUILT AT 14th AND FARNAM STS.



JOHN T. YATES, SOVEREIGN CLERK OF W.O.W.

Big Men of Big Affairs.

Now, if you would walk to Fifteenth and Howard streets, and pass into the large building that stands on the northeast corner of these streets, you would find the men who are responsible for the genesis of this big building that is climbing toward the sky at Fourteenth and Farnam streets. They are big men in a big place and they do big things. It takes big men to do big things, and at the head of this wonderfully successful organization are some really big men who have done those things which have brought the Woodmen of the World into the very foremost ranks of the insurance world.

The man who founded the Woodmen of the World sits at a roll top desk on the third floor of the old Woodmen building, which is so small that it now will not afford suitable accommodations for the big insurance forces. Sitting at a roll top desk is Joseph Cullen Root, who is the founder of all woodcraft. He is a man of pleasant features. You look upon his face and there find a fatherly kindness. His eyes rise to meet you; they twinkle and you feel there is a warmth of sympathy for any cause you may have.

Man for the Place.

After a few minutes conversation you realize why this man was able to found such a society and make of it such a great success. He is of that type which succeeds, because he has force, integrity, enormous capacity and proficiency. He does things in a way that makes for lasting achievements, and when he started the Woodmen of the World he made a society that is today one of the leaders of the fraternal orders of the world, a society that is growing day by day—growing so fast that the near future must see it as the leading fraternal organization of the United States. Mr. Root is given full credit by men in all fraternal orders for being the best insurance organizer of his time.

Another of the big men who have aided in doing those things which have made the Woodmen a successful organization is John T. Yates, sovereign clerk. He was associated with Mr. Root in perfecting the organization of the Woodmen, and has been a leader in pushing through to the front ranks with this society. To him a great deal of the executive work of the Woodmen falls, and he is that second big man of the Woodmen, who has the capacity, the energy and the foresight to make extensions which count for much in the march of progress.

Pleasant Big Man.

On the third floor of the Woodmen building, Mr. Yates occupies a spacious office. He sits at a roll top desk. Directly



PRESENT HOME OF W.O.W. 15th & HOWARD STREETS



PUBLICATION ADDRESSORS OF WOODMEN.



MONTAGUE FILING CABINETS AND CASES

MONTAGUE TYPOGRAPH USED BY W.O.W.



MONTAGUE FILING CABINETS AND CASES

MONTAGUE TYPOGRAPH USED BY W.O.W.

back of him is a table of solid oak. The visitor to this office takes a chair at the west end of this majestic piece of furniture. Mr. Yates swings around in his swivel chair and throws a pleasant glance at the visitor. The sovereign clerk is a large man with the flush of vigorous manhood still in his veins. He has a bright eye, he possesses a steady look that tells the visitor "here is a thorough business man." Yet it possesses a kindly gleam that makes one feel comfortable, sitting there at the table.

Words flow clearly from this sovereign clerk. They are few, but hit the mark. Business is business in this office, and it does not take long to get to the point. Your treatment is most courteous, and when you leave the room you feel that you have met a man who surely is the right man for the place. It is to such men as Mr. Root and Mr. Yates that the Woodmen success must be credited. They are the big men who do big things in a big way.

Founded in 1890.

It was in 1890 that the Woodmen of the World was founded. The weak points of primitive fraternal life insurance have been eliminated. Every association must

collect an amount adequate to meet payment of inevitable death claims, either from the beginning of membership or later on. The mortality during a decade will average practically the same in all life associations. The saving possible is the less cost of expense of doing business in a representative society like the Woodmen of the World.

The monthly rates paid by members includes all expenses except camp dues. The emergency fund, now aggregating over \$2,900,000 and which is increasing over \$200,000 per month, is available when twelve assessments is insufficient to pay the death losses incurred during the year, thus minimizing the necessity for increase of rates. A logical and sensible business plan, economic and equitable.

It is considered remarkable that the Woodmen have attained the position of the second largest insurance organization in the world, for this Omaha society is young as compared to the other great fraternalities. It has grown by leaps and bounds until it has become a society which has the best financial condition of any. There is no society in the world that can equal the Woodmen of the World for soundness of financial status. The marvelous way in which the mem-

bership has grown is vividly told in the following figures:

	Members	Surv.
Dec. 31, 1891	6,855	5,448
Dec. 31, 1892	12,741	10,259
Dec. 31, 1893	18,118	14,057
Dec. 31, 1894	25,020	20,273
Dec. 31, 1895	35,023	28,077
Dec. 31, 1896	48,941	39,116
Dec. 31, 1897	69,107	53,481
Dec. 31, 1898	92,422	71,071
Dec. 31, 1899	122,348	94,377
Dec. 31, 1900	161,803	123,637
Dec. 31, 1901	202,348	153,017
Dec. 31, 1902	254,314	193,017
Dec. 31, 1903	308,482	237,176
Dec. 31, 1904	364,515	287,285
Dec. 31, 1905	422,574	343,592
Dec. 31, 1906	482,297	395,170
Dec. 31, 1907	543,469	452,288
Dec. 31, 1908	606,230	505,349
Dec. 31, 1909	670,549	565,498
Dec. 31, 1910	736,500	622,648

The plan and financial standing of the Woodmen of the World is absolutely unquestioned. Cash accumulation is made by its emergency reserve fund and minimum monthly rates to meet the payment of every obligation and minimize possibility of additional exactions. When a member lapses he leaves in the treasury the amount he has paid in excess of meeting current losses, therefore the society is not weakened by lapses, but is

to the contrary, the proportionate gainer, which cannot be said of organizations which only assess sufficient to meet payment of death losses as they occur and which do not accumulate a reserve to meet payment of the inevitable increase of mortality claims incident to the aging of its membership.

During 1910 the Woodmen of the World, in the sovereign jurisdiction, the beneficiaries of its deceased members every month an average of \$41,522.30. Every week \$101,889.72, every day \$14,556.66, every hour \$606.48 and every minute \$10.11 was paid to meet mortuary obligations, and yet, thanks to the perfectly adjusted plan and dates, the surplus was adequate, and a handsome income remained for future demands.

The Woodmen of the World is bringing into Nebraska a yearly increasing sum of money, which in 1910 was more than \$5,000,000. It paid in 1910, for labor, approximately \$175,000, every cent of which was put into circulation in Nebraska. Every part of this commonwealth profits from this money. The daily bank balance of the Woodmen of the World is about \$1,000,000. This means cheap money for the merchant, the business man and the farmer in Nebraska. Nebraska receives more general and widespread advertising from the Woodmen of the World than

from all the societies.

So successful has been the life of the Woodmen of the World that the present building which houses the headquarters of the society is far too small for the forces which direct the work of the company. The new building, which is beginning to force its way into the air at Fourteenth and Farnam streets, has come as a sequence to this great growth. The present building is a five-story structure; the new one will have eight-story floors and will be erected at a cost of \$1,000,000.

Accounting System Changed.

The rapid progress of the order has made it necessary to change the system of accounting from time to time in order to meet the urgent and sharp demands of the big business. To fill the present needs of the institution, Sovereign Clerk Yates has just adopted a new mailing and card system, known as the Montague system. The machines and the operation of this successful plan have been installed in the A. I. Root building on Howard street, where the details were explained to a visitor from The Bee this week. This new plan for mailing the Sovereign Visitor, official publication of the Woodmen of the World, has revolutionized the work and makes it possible to do the complete task in one week, whereas it formerly took sixteen or eighteen days to have all the papers addressed and mailed.

To make the change in the mailing department which will result in so much more rapid work and in greater service to the readers of the Sovereign Visitor, the Woodmen of the World has gone to

an expense of thousands of dollars. This outlay of cash, however, will be returned to the fraternity increased many fold, for each year there will be a saving of several thousands of dollars through the new system. The cost of mailing the papers under the old plan, by which slips of paper were pasted on each journal was great, many hands being required. Machinery will do away with much of this expense and reduce the total cost so rapidly that the new system will pay for itself in a very short time.

The equipment purchased for the sovereign camp consisted of two publication addressors with all attachments, an automatic addressor with all attachments, five typographs (and eighteen rental typographs), three motor power addressors, 254,000 address plates, 2,300 steel filing drawers, twenty-six truck cabinets, a blanking press and a set of blanking dies. The equipment is used for accounting purposes and general routine office work.

Mailing Papers of Woodmen.

The mailing of the papers is done in the following manner: First, the name of the member is embossed upon a double-seamed metal plate, which is used in all mailing and addressing machines. The address plates are fed to the Montague typograph machine, and when the plate has been embossed they are automatically filed, in proper order.

The Montague automatic addressor used by the Woodmen is equipped with an automatic feed that takes the matter to be addressed from a pile, conveys one piece at a time to the printing point, where the information contained on the plate is printed at a guaranteed speed of 125 impressions per minute, and deposits the addressed matter in the receiving box. It addresses envelopes, post cards, index cards, statements, advertising matter; in fact, any class of printed matter. It is considered one of the best machines of its class and is expected to be an excellent Woodmen addition.

which convey it to the intake, where it is squared for the final package. The folding mechanism of the machine permits of any style of fold that is desired.

Operation of Machine.

In printing the names of the publications the operations of the machine is controlled by presence of the paper. As it passes to the printing point, any failure of the person in charge to supply the machine to keep it supplied with addresses automatically stops its operation, making it impossible for the paper to pass to the printing point without having an address stamped upon it. The printing is done through a ribbon, insuring a perfectly clean address as though typewritten. The machine is so arranged that all printing parts can be removed for cleaning purposes. The publication addressor places names on 5,000 papers per hour, the two machines of the Woodmen of the World thus addressing 10,000 in a single hour. The power which runs the machines is electric. The circulation of the Sovereign Visitor is more than 30,000, and this number of papers is addressed in a week.

The address plates contain the following information: Name of member, camp, state, rate of insurance policy, date of its issue, date of member's birth, camp, state, occupation, beneficiary, certificate number.

At present the Woodmen of the World is using twenty-three embossing machines in order to bring its files and addresses up to date. This work will probably take three months. After address plates have been embossed for all present members, the Woodmen will handle future membership as follows:

Process for New Members.

As new members join the local camps, their application will be sent to the home office, and if it is accepted by their medical examiner, an address plate carrying the name, address, and official record will be immediately embossed direct from the roll which is proof-read to insure accuracy. Index cards, account and record cards will then be headed up from these plates for the various departments. The address plates will then be filed in permanent file. They will address their publications (by printing the names and addresses on the margin of the publication) once a month from this permanent file.

As a change occurs in an address, occupation rate or insurance department, and the proper sent to the plate making department, and the correction will be made on the address plate, and as soon as the change has been made, all record and account cards will be corrected direct from the corrected plate.

Accuracy and uniformity in records is absolutely essential to all companies of organizations that have to report to the insurance departments of the various states for membership as received by them are often poorly written. Sometimes it is almost impossible to decipher the name, address, occupation and the other information filled in on the application.

Now Preventing Errors.

If the records for the various departments are copied direct from the applications, it often occurs that one clerk will decipher a name as L. R. Suther, another will think it is L. R. Sutter, the third L. R. Sutton and the fourth may think it is L. R. Suter, and the records will be made up accordingly. A few months later the clerk may receive a notice from the local camp that L. R. Suther has changed his occupation, and the records of each department will have to be corrected accordingly. If the correct secretary should fail to give the correct policy number and the clerk who originally thought the name was L. R. Sutter, should interpret the notice to read L. R. Suter and so on, you can easily see the difficulty, and how difficult it would be to check the records of one department against another department. The installation of the Montague system eliminates these errors and confusions and insures accuracy and uniformity in the records of all departments.

Address Plates Durable.

The address plates are indestructible. They are 1 1/2 inches in size and provide for an address twenty-six letters wide and five lines deep; or, in other words, there is room upon each plate for 125 letters and characters.

The addresses are embossed upon these plates in such a manner that the printing surface is clear, sharp and distinct. The style of letter is gothic, typewriter size.

The cost of maintaining a mailing list is much less by the Montague method than by any other system. The Montague address plate has space for five lines of twenty-six letters each, and any of these lines may be blanked out and written six times, giving a total capacity of 750 characters.

The Woodmen have twenty-six truck cabinets, made of quartered oak and mounted upon rubber casters. They are fitted with a flap designed to prevent wheeling the truck except when the doors are locked. Each cabinet has a capacity of 25,000 address plates. Specially designed filing cases are built for use with the truck cabinet. Each contains four filing drawers, and is fitted with a clasp which prevents any of the filing drawers from slipping out. The filing drawer is of cold-rolled steel, highly polished, having a spring-mounted metal follower. This follower serves the double purpose of an index to the contents of the drawer and of holding the plates in the drawer in a vertical position, regardless of the number it contains. The filing drawers are very convenient in size and shape.

How Embossing is Done.

The Montague Typograph embosses the addresses upon the double-seamed metal plates which are used in all the mailing, addressing, wrapper cutting and general office work. The address plates are fed to the Montague mailing machine, and when the plate has been embossed they are automatically filed, in proper order.

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