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## FORTY-THIRD ANNUAL REPORT

OF THE

AUDITOR OF STATE  
OF THE STATE OF IOWA

ON

## INSURANCE

1912

VOLUME III

FRATERNAL BENEFICIARY SOCIETIES

JOHN L. BLEAKLY

AUDITOR OF STATE

Compiled from Annual Statements, for the Year Ending December 31, 1911

DES MOINES:  
EMORY H. ENGLISH, STATE PRINTER  
E. D. CHASSELL, STATE BINDER  
1912

STATE OF IOWA  
OFFICE OF AUDITOR OF STATE.  
Des Moines Iowa, May 1, 1912.

HON. B. F. CARROLL, GOVERNOR.

SIR: Herewith I present to you Part III of the Forty-third Annual Report relating to the business of life insurance as transacted by Fraternal Beneficiary Societies operating in Iowa, under the provisions of Chapter 9, Title IX, Code of Iowa.

No new societies have entered the state since the last annual report. Several applications have been rejected because the applicants were still operating on the old inadequate rates, while our statutes demand that applicants for admission shall first show that the mortuary assessment rates provided for in whatever plan of business the society has adopted, are not lower than is indicated as necessary by the National Fraternal Congress table of mortality.

Many of the societies have either instituted a class to which all future members must become attached, commensurate with the aforesaid table, or have boldly moved their rates approximately to the demands of said mortality table, while several others have in contemplation the plans of an advance at no distant day.

Singular as it may seem, these advances looking towards the future security of the certificates in force have been met by stubborn resistance from the very people most benefited by the advance, and that should be greatly interested in the future prosperity of the society.

The examinations of our domestic societies have developed nothing unusual in the management, and in most cases, except perhaps the matter of inadequate rates, a normal and healthy condition and a bright outlook for future prosperity.

Respectfully submitted,

*John L. Beasley*

*Auditor of State.*

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**PART III**

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**ANNUAL STATEMENTS**  
OF  
**Fraternal Beneficiary Societies**

Transacting Business in Iowa in 1911 and Filing Statements  
in 1912

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

THE AMERICAN NOBLES

Organized under the laws of the State of Iowa, made to the Auditor of  
State of the State of Iowa, pursuant to the laws thereof.

President, V. A. Young.

Secretary, I. E. Lee.

Incorporated December 31, 1897.

Commenced Business March 2, 1898.

Home Office, Waterloo, Iowa.

**Balance From Previous Year**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$1,052.23	\$34,392.10	\$1,682.88	\$37,127.21
<b>Income</b>				
Assessments or premiums..	\$6,543.22	-----	\$19,029.64	\$26,172.86
All other assessments or premiums .....	125,271.73	-----	131,317.03	156,589.66
Dues and per capita tax....	-----	-----	27,904.61	27,904.61
Other payments by mem- bers, viz—				
Special tax for supreme council expense .....	-----	-----	1,830.18	1,830.18
Total received from members .....	\$151,814.95	-----	\$80,682.36	\$212,497.31

## IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Deduct payments returns to applicants and members	13.58	-----	59.39	73.08
Net amount received from members	\$131,801.37	-----	\$80,622.86	\$212,424.23
Interest on mortgage loans	-----	1,542.00	-----	1,542.00
Gross rents from association's property	-----	100.00	-----	100.00
Sale of lodge supplies	-----	-----	1,033.27	1,033.27
From all other sources, viz:				
Certificate fees	-----	-----	518.55	518.55
Refund on death claim	87.70	-----	-----	87.70
Total income	\$131,889.07	\$1,642.00	\$82,174.68	\$215,765.75
<b>Disbursements</b>				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$121,103.69	-----	-----	\$121,103.69
Permanent disability claims	2,800.14	-----	-----	2,800.14
Sick and accident claims	4,558.68	-----	-----	4,558.68
Old age benefits	135.66	-----	-----	135.66
Total benefits paid	\$128,598.17	-----	-----	\$128,598.17
Commissions and fees paid to deputies and organizers	-----	-----	7,948.29	7,948.29
Salaries of deputies and organizers	-----	-----	19,620.37	19,620.37
Salaries of officers and trustees, No. 2	-----	-----	6,795.00	6,795.00
Salaries and other compensation of committees	-----	-----	129.00	129.00
Salaries of office employes, No. 14	-----	-----	9,932.63	9,932.63
Salaries and fees paid to supreme medical examiners	-----	-----	175.75	175.75
Salaries and fees paid to subordinate medical examiners	-----	-----	79.00	79.00
Traveling and other expenses of officers, trustees and committees	-----	-----	1,957.85	1,957.85
Insurance department fees	-----	-----	304.35	304.35
Rent	-----	-----	2,034.10	2,034.10
Advertising, printing and stationery	-----	-----	4,495.46	4,495.46
Postage, express, telegraph and telephone	-----	-----	2,914.80	2,914.80
Lodge supplies	-----	-----	1,402.79	1,402.79
Official publication	-----	-----	3,336.62	3,336.62
Expense of supreme lodge meeting	-----	-----	2,764.80	2,764.80
Legal expense in litigating claims	93.10	-----	-----	93.10
Other legal expenses	-----	-----	1,062.60	1,062.60
Furniture and fixtures	-----	-----	1,740.56	1,740.56
Taxes, repairs and other expenses on real estate	14.38	-----	-----	14.38
All other disbursements	80.00	-----	13,185.87	13,265.87
Total disbursements	\$128,771.27	\$14.38	\$79,879.84	\$208,665.49
Balance	\$1,723.04	\$38,666.71	\$3,977.72	\$44,367.47

## THE AMERICAN NOBLES

<b>Ledger Assets</b>		
Mortgage loans on real estate	\$ 31,700.00	
Deposited in banks (not on interest)	12,667.47	
Total ledger assets	\$ 44,367.47	
<b>Non-Ledger Assets</b>		
Interest and rents due and accrued	682.43	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	17,774.30	
All other assets, viz—		
Dues from subordinate councils (supply account)	\$ 540.37	
Furniture and fixtures	4,510.00	
Office supplies	2,000.00	
Council supplies	2,618.20	
Gross assets	\$ 72,492.77	
<b>Deduct Assets Not Admitted</b>		
Other items, viz—		
Furniture and fixtures	\$ 4,510.00	
Office supplies	2,000.00	
Council supplies	2,618.20	
Total admitted assets	\$ 63,364.57	
<b>Liabilities</b>		
Death claims resisted, No. 1	\$ 95.50	
Death claims reported but not yet adjusted, No. 3	1,531.45	
Total death claims	\$ 1,626.95	
Sick and accident claims reported but not yet adjusted, No. 3	\$ 502.98	
Total sick and accident claims	502.98	
Total unpaid claims	\$ 2,129.93	
Total liabilities	\$ 2,129.93	
<b>Exhibit of Certificates</b>		
Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	10,441	\$20,054,231.00
Benefit certificates written during the year	2,777	3,074,000.00
Benefit certificates increased during the year	0	29,750.00
Totals	19,218	\$23,157,981.00
Deduct terminated or decreased during the year	3,206	3,508,581.00
Total benefit certificates in force December 31, 1911	16,012	\$19,649,400.00

## IOWA INSURANCE REPORT

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	6,390	\$7,627,625.00
Benefit certificates written during the year .....	539	602,000.00
Benefit certificates increased during the year .....	0	6,000.00
<b>Totals</b> .....	<b>6,929</b>	<b>\$8,235,625.00</b>
Deduct terminated or decreased during the year .....	720	683,175.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>6,209</b>	<b>\$7,552,450.00</b>
Received during the year from members in Iowa: Mortuary, \$55,492.14, expense, \$29,280.28; total, \$84,772.42.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	24	\$19,438.85
Claims (face value) incurred during the year .....	144	109,827.14
<b>Totals</b> .....	<b>168</b>	<b>\$129,265.99</b>
Claims paid during the year .....	164	121,103.69
<b>Balance</b> .....	<b>4</b>	<b>\$8,162.30</b>
Saved by compromising or scaling down claims during the year .....	0	6,535.35
<b>Claims unpaid December 31, 1911</b> .....	<b>4</b>	<b>\$1,626.95</b>

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$2,967.72
Claims (face value) incurred during the year .....	53	34,780.80
<b>Totals</b> .....	<b>58</b>	<b>\$37,748.52</b>
Claims paid during the year .....	57	36,836.02
<b>Balance</b> .....	<b>1</b>	<b>\$912.00</b>
Saved by compromising or scaling down claims during the year .....	0	500.00
<b>Claims unpaid December 31, 1911</b> .....	<b>1</b>	<b>\$412.50</b>

## Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement, one increased .....	2	\$945.00
Claims incurred during the year .....	20	1,906.77
<b>Totals</b> .....	<b>22</b>	<b>\$2,851.77</b>
Claims paid during the year .....	21	2,800.14
<b>Balance</b> .....	<b>1</b>	<b>\$51.63</b>
Saved by compromising or scaling down claims during the year, rejected .....	1	51.63

## THE AMERICAN NOBLES

Iowa Claims		
	Number	Amount
Claims incurred during the year .....	7	\$708.03
<b>Totals</b> .....	<b>7</b>	<b>\$708.03</b>
Claims paid during the year .....	6	656.40
<b>Balance</b> .....	<b>1</b>	<b>\$51.63</b>
Saved by compromising or scaling down claims during the year, rejected .....	1	51.63

## Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	4	\$701.44
Claims incurred during the year .....	55	4,844.72
<b>Totals</b> .....	<b>59</b>	<b>\$5,546.16</b>
Claims paid during the year .....	52	4,558.68
<b>Claims unpaid December 31, 1911</b> .....	<b>3</b>	<b>\$502.98</b>

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$79.71
Claims incurred during the year .....	27	2,448.51
<b>Totals</b> .....	<b>28</b>	<b>\$2,528.22</b>
Claims paid during the year .....	24	1,797.20
<b>Claims unpaid December 31, 1911</b> .....	<b>2</b>	<b>\$449.19</b>

## Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims incurred during the year .....	2	\$135.66
<b>Totals</b> .....	<b>2</b>	<b>\$135.66</b>
Claims paid during the year .....	2	135.66
<b>Iowa Claims</b>		
Claims incurred during the year .....	1	\$53.07
<b>Totals</b> .....	<b>1</b>	<b>\$53.07</b>
Claims paid during the year .....	1	53.07

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## ANCIENT ORDER OF GLEANERS

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, John Livingston.

Secretary, G. H. Slocum.

Incorporated September, 1894.

Commenced Business October, 1894.

Home Office, corner Woodward and Palmer Avenues, Detroit, Mich.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$31,184.83	\$273,283.85

## Income

All other assessments or premiums.....	\$305,132.92	-----
Dues and per capita tax.....	-----	\$31,255.84
<b>Total received from members.....</b>	<b>\$305,132.92</b>	<b>\$31,255.84</b>
Net amount received from members.....	\$305,132.92	\$31,255.84
Interest on mortgage loans.....	-----	9,298.00
Interest on bonds.....	-----	144.39
<b>Total income.....</b>	<b>\$305,132.92</b>	<b>\$40,698.23</b>
Amounts carried forward.....	\$336,317.75	\$313,982.08

	Charter Membership Funds	Expense Funds	Total
Balance from previous year	\$20,958.87	\$10,611.00	\$336,038.55
Membership fees actually received.....	\$480.40	\$6,160.95	\$6,641.35
Assessments or premiums used for charter membership.....	12,972.97	-----	12,972.97
All other assessments or premiums.....	-----	-----	305,132.92
Dues and per capita tax.....	15,703.33	33,387.42	80,346.59
Medical examiners' fees actually received.....	-----	-----	1,708.50

## ANCIENT ORDER OF GLEANERS

	Charter Membership Fuuds	Expense Funds	Total
Other payments by members, viz—			
Policy fees.....	-----	-----	2,247.00
<b>Total received from members.....</b>	<b>\$29,156.70</b>	<b>\$39,548.37</b>	<b>\$409,049.33</b>
Net amount received from members.....	\$29,156.70	\$39,548.37	\$409,049.33
Interest on mortgage loans.....	-----	-----	9,298.00
Interest on bonds.....	-----	-----	144.39
Interest from all other sources, daily balances..	-----	1,254.58	1,254.58
Sale of lodge supplies.....	-----	2,821.47	2,821.47
From all other sources, viz:			
Refund American Ex. Co., overcharge.....	-----	.51	.51
Rent.....	-----	90.00	90.00
Sale of entertainment wagon.....	-----	29.34	29.34
Refund Bennett Typewriter Co.....	-----	18.00	18.00
The Gleaner, use of multigraph.....	-----	7.25	7.25
Refund, supplies.....	-----	.60	.60
<b>Total income.....</b>	<b>\$29,156.70</b>	<b>\$43,770.12</b>	<b>\$422,713.47</b>
Amounts carried forward.....	\$50,115.57	\$54,381.12	\$758,752.02

## Disbursements

	Mortuary Fund	Charter Membership Fund	Expense Fund	Total
Death Claims.....	\$265,033.65	-----	-----	\$265,033.65
Benefits paid to members disabled and in need.....	19,408.00	-----	-----	19,408.00
<b>Total benefits paid.....</b>	<b>\$284,441.65</b>	<b>-----</b>	<b>-----</b>	<b>\$284,441.65</b>
Commissions and fees paid to deputies and organizers.....	-----	\$8,118.51	-----	8,118.51
Salaries of deputies and organizers, salaries, \$13,048.60; expenses, \$12,611.30.....	-----	25,659.90	-----	25,659.90
Salaries of managers or agents not deputies or organizers.....	-----	3,600.00	-----	3,600.00
Salaries of officers and trustees No. 5.....	-----	-----	3,625.50	3,625.50
Secretary's policy fees.....	-----	-----	-----	2,247.00
Salaries of office employes, No. 17.....	-----	-----	13,492.54	13,492.54
Salaries and fees paid to supreme medical examiners.....	-----	-----	-----	1,708.50
Traveling and other expenses of officers, trustees and committees.....	-----	-----	601.47	601.47
Insurance department fees.....	-----	-----	112.60	112.60

	Mortuary Fund	Charter Membership Fund	Expense Fund	Total
Advertising, printing and stationery .....	-----	-----	2,297.82	2,297.82
and telephone .....	-----	-----	2,560.40	2,560.40
Lodge supplies .....	-----	-----	1,841.97	1,841.97
Official publication .....	-----	-----	7,766.25	7,766.25
Expense of supreme lodge meeting .....	-----	-----	13.00	13.00
Other legal expenses.....	-----	-----	1,208.90	1,208.90
Furniture and fixtures.....	-----	-----	1,009.07	1,009.07
Taxes, repairs and other expenses on real estate .....	-----	-----	1,134.71	1,134.71
All other disbursements.....	-----	-----	-----	4,679.24
<b>Total disbursements.</b> .....	-----	-----	-----	<b>\$366,119.03</b>
<b>Balance</b> .....	-----	-----	-----	<b>\$392,632.99</b>

**Ledger Assets**

Book value of real estate.....	\$ 53,674.36
Mortgage loans on real estate.....	209,255.00
Book value of bonds.....	2,000.00
Deposited in banks, 2½ per cent on daily balances.....	127,703.63
<b>Total ledger assets</b> .....	<b>\$ 392,632.99</b>

**Non-Ledger Assets**

Interest and rents due and accrued on mortgages, \$5,927.58; rent, \$10.00.....	5,937.58
Interest and rents due and accrued on bonds.....	51.42
Market value of real estate over book value.....	11,325.64
All other assets, viz—	
Furniture and fixtures.....	\$ 8,603.63
Unapportioned amount deposited to credit of local Arbors in Peninsular Savings Bank of Detroit, Mich. ....	2,744.70
	11,348.33
<b>Gross assets</b> .....	<b>\$ 421,295.96</b>

**Deduct Assets Not Admitted**

Other items, viz—	
Furniture and fixtures.....	\$ 8,603.63
Amount unapportioned (noted above).....	2,744.70
	11,348.33
<b>Total admitted assets</b> .....	<b>\$ 409,947.63</b>

**Liabilities**

Death claims reported but not yet adjusted, No. 45½	\$ 37,915.00
<b>Total death claims</b> .....	<b>\$ 37,915.00</b>
All other liabilities, viz—	
December deputies pay roll.....	\$ 2,030.12
Miscellaneous expense bills.....	450.48
	2,480.60
<b>Total liabilities</b> .....	<b>\$ 40,395.60</b>

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	62,738	\$54,369,250.00
Benefit certificates written during the year.....	7,137	6,200,000.00
Benefit certificates increased during the year.....	-----	28,250.00
<b>Totals</b> .....	<b>69,875</b>	<b>\$60,597,500.00</b>
Deduct terminated or decreased during the year.....	3,194	2,764,000.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>66,681</b>	<b>\$57,833,500.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	240	\$215,000.00
Benefit certificates written during the year.....	3	3,000.00
<b>Totals</b> .....	<b>243</b>	<b>\$218,000.00</b>
Deduct terminated or decreased during the year.....	12	11,000.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>231</b>	<b>\$207,000.00</b>
Received during the year from members in Iowa:		
Mortuary, \$1,180.38; reserve, \$110.00; membership, \$63.85; medical and policy, \$2.00; expense, \$131.45; total, \$1,487.68.		

**Exhibit of Death Claims****Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	38	\$29,880.00
Claims (face value) incurred during the year.....	329	277,980.00
<b>Totals</b> .....	<b>367</b>	<b>\$307,860.00</b>
Claims paid during the year.....	319½	265,033.65
<b>Balance</b> .....	<b>47½</b>	<b>\$42,826.35</b>
Saved by compromising or scaling down claims during the year .....	-----	3,411.55
Claims rejected during the year.....	2	1,500.00
<b>Claims unpaid December 31, 1911</b> .....	<b>45½</b>	<b>\$37,915.00</b>

**Iowa Claims**

	Number	Amount
Claims (face value) incurred during the year.....	1	\$1,000.00
<b>Totals</b> .....	<b>1</b>	<b>\$1,000.00</b>
Claims paid during the year.....	1	1,000.00



## IOWA INSURANCE REPORT

## Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims incurred during the year.....	971	\$19,408.00
<b>Totals</b> .....	<b>971</b>	<b>\$19,408.00</b>
Claims paid during the year.....	971	19,408.00
Iowa Claims		
	Number	Amount
Claims incurred during the year.....	3	\$60.00
<b>Totals</b> .....	<b>3</b>	<b>\$60.00</b>
Claims paid during the year.....	3	60.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## GRAND LODGE, ANCIENT ORDER OF UNITED WORKMEN OF IOWA

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

E. B. Evans, Grand Master Workman. W. H. Stowell, Grand Recorder.

Incorporated June 22, 1911. Commenced Business Nov. 27, 1873.

Home Office, No. 305-309 Citizens National Bank Bldg., Des Moines, Iowa.

## Balance From Previous Year

	Mortuary Funds	General Funds	Extension Funds
Balance from previous year	\$11,381.54	\$3,232.40	\$245.18
Income			
All other assessments or premiums .....	\$371,747.91	-----	-----
Dues and per capita tax....	-----	38,834.50	-----
Transferred from guaranty fund .....	39,797.82	-----	-----
Other payments by members, viz—			
Transferred from extension funds .....	-----	7,904.76	-----
Total received from members .....	-----	-----	-----
Supplies, B. C. fees, etc....	-----	1,471.82	-----
Transferred from beneficiary fund .....	-----	-----	7,659.58
Interest from all other sources, dep. ....	-----	242.87	-----
<b>Total income</b> .....	<b>\$422,927.27</b>	<b>\$51,686.35</b>	<b>\$7,904.76</b>

## ANCIENT ORDER UNITED WORKMEN

	Guaranty Funds	Emergency Funds	Total	
Balance from previous year	\$51,375.25	-----	\$66,234.37	
Receipts for the year.....	\$12,546.08	-----	\$12,546.08	
All other assessments or premiums .....	-----	-----	371,747.91	
Dues and per capita tax....	-----	-----	38,834.50	
Transferred from guaranty fund .....	-----	-----	39,797.82	
Other payments by members, viz—				
Transferred from extension fund .....	-----	-----	7,904.76	
<b>Total received from members</b> .....	-----	-----	<b>\$470,831.07</b>	
Supplies, B. C. fees, etc....	-----	-----	1,471.82	
Interest on deposits.....	-----	58.74	58.74	
Transferred from beneficiary fund .....	-----	65,000.00	65,000.00	
Transferred from beneficiary fund .....	-----	-----	7,659.58	
Interest from all other sources, dep. ....	-----	-----	242.87	
<b>Total income</b> .....	<b>\$63,921.33</b>	<b>\$65,058.74</b>	<b>\$611,498.45</b>	<b>\$611,498.45</b>

## Disbursements

	Mortuary Fund	General Fund	Extension Fund
Death claims .....	\$315,407.55	-----	-----
<b>Total benefits paid</b> ....	<b>\$315,407.55</b>	-----	-----
Salaries of deputies and organizers .....	-----	\$16,857.99	-----
Salaries of officers and trustees, No. 4.....	-----	3,991.62	-----
Salaries and other compensation of committees....	-----	1,113.28	-----
Salaries of office employees, No. 5 .....	-----	3,718.96	-----
Premium for securing members .....	-----	939.12	-----
Bond premium .....	-----	667.66	-----
Traveling and other expenses of officers, trustees and committees....	-----	1,286.24	-----
Transferred to general fund .....	-----	-----	\$7,904.76
Insurance department fees..	-----	25.00	-----
Rent .....	-----	960.00	-----
Advertising, printing and stationery .....	-----	3,895.15	-----
Postage, express, telegraph and telephone .....	-----	1,289.49	-----
Lodge supplies .....	-----	430.61	-----
Official publication .....	-----	3,909.61	-----
Transferred to emergency fund .....	65,000.00	-----	-----
Expense of grand lodge meeting .....	-----	3,360.88	-----

## IOWA INSURANCE REPORT

	Mortuary Funds	General Funds	Extension Funds	
Legal expense in litigating claims		553.40		
Supreme lodge P. C. tax		4,111.25		
Furniture and fixtures		279.38		
Miscellaneous expense		1,198.21		
Transferred to extension fund	7,660.23			
Paid to disabled members		891.45		
<b>Total disbursements</b>	<b>\$388,067.78</b>	<b>\$49,479.30</b>	<b>\$7,904.76</b>	
Balance	\$34,859.49	\$2,207.05		

  

	Guaranty Fund	Emergency Fund	Total
Death claims			\$315,407.55
Total benefits paid			\$315,407.55
Salaries of deputies and organizers			16,857.99
Supreme lodge for fraternal aid	\$24,123.51		24,123.51
Transferred to beneficiary fund	39,797.82		39,797.82
Salaries of officers and trustees, No. 4			3,991.02
Salaries and other compensation of committees			1,113.28
Salaries of office employes, No. 5			3,718.96
Premium for securing members			939.12
Loaned		\$28,145.55	28,145.55
Bond premium			667.66
Traveling and other expenses of officers, trustees and committees			1,286.24
Transferred to general fund			7,904.76
Insurance department fees			25.00
Rent			960.00
Advertising, printing and stationery			3,895.15
Postage, express, telegraph and telephone			1,289.49
Lodge supplies			430.61
Official publication			3,909.61
Transferred to emergency fund			65,000.00
Expense of grand lodge meeting			3,360.88
Legal expense in litigating claims			553.40
Supreme lodge P. C. tax			4,111.25
Furniture and fixtures			279.38
Miscellaneous expense			1,198.21
Transferred to extension fund			7,660.23
Paid for disabled members			891.45
<b>Total disbursements</b>	<b>\$63,921.33</b>	<b>\$28,145.53</b>	<b>\$537,518.72</b>
Balance		\$36,913.19	\$73,979.73

## ANCIENT ORDER UNITED WORKMEN

Ledger Assets	
Mortgage loans on real estate	\$ 28,145.55
Deposited in trust companies and banks on interest	73,979.73
<b>Total ledger assets</b>	<b>\$ 102,125.28</b>

  

Non-Ledger Assets	
Interest accrued	487.00
Assessments actually collected by subordinate lodges not yet turned over to grand lodge	33,759.10
<b>Gross assets</b>	<b>\$ 136,371.38</b>

  

Deduct Assets Not Admitted	
Other items, viz—	
Office rent for January, 1912, paid Dec. 30, 1911	80.00
<b>Total admitted assets</b>	<b>\$ 136,451.38</b>

  

Liabilities	
Death claims resisted, No. 2	\$ 4,000.00
Death claims reported but not yet adjusted, No. 10, proofs not filed	20,000.00
<b>Total death claims</b>	<b>\$ 24,000.00</b>
<b>Total liabilities</b>	<b>\$ 24,000.00</b>

  

Exhibit of Certificates		
Total Business of the Year—All in Iowa		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	17,023	\$26,907,000.00
Benefit certificates written during the year	817	1,441,500.00
<b>Totals</b>	<b>17,840</b>	<b>\$28,348,500.00</b>
Deduct terminated or decreased during the year	2,616	3,967,500.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>15,224</b>	<b>\$24,381,000.00</b>
Received during the year from members in Iowa:		
Mortuary, \$371,747.91; general, \$40,549.19; emergency, \$58.74; guaranty, \$12,516.08.		

  

Exhibit of Death Claims		
Total Claims—All in Iowa		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	14	\$26,000.00
Claims (face value) incurred during the year	169	313,150.00
<b>Totals</b>	<b>183</b>	<b>\$339,150.00</b>
Claims paid during the year	0	315,150.00
<b>Balance</b>	<b>12</b>	<b>\$24,000.00</b>
Saved by compromising or scaling down claims during the year	0	850.00
<b>Claims unpaid December 31, 1911</b>	<b>12</b>	<b>\$24,000.00</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY OF UNITED STATES

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, John Pecha.

Secretary, J. V. Lunak.

Incorporated March 1, 1911.

Commenced Business March 4, 1854.

Home Office, 1208-10 West 18th St., Chicago, Illinois.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$1,151.19	\$190,072.95

## Income

Membership fees actually received.....	\$332,098.07	-----
Dues and per capita tax.....	-----	\$19,214.74
Total received from members.....	\$332,249.26	\$209,287.69
Interest on bonds and dividends on stocks .....	-----	9,451.26
Total income .....	\$332,249.26	\$218,738.95

	Disability Funds	Expense Funds	Total
Membership fees actually received .....	\$967.60	\$11,026.31	\$203,218.05
Dues and per capita tax.....	-----	\$10,044.53	-----
Total received from members .....	\$4,005.89	\$21,070.84	\$203,218.05
Interest from all other sources .....	-----	336.91	-----
Sale of lodge supplies.....	-----	40.00	-----
From all other sources, viz:			
For certificates rewritten .....	-----	351.70	-----
For books .....	-----	318.86	-----
For statutes .....	-----	10.60	-----
Total income .....	\$4,005.89	\$22,128.91	\$578,123.01

## Disbursements

	Mortuary Funds	Reserve Funds
Death claims .....	\$331,150.00	-----
Permanent disability claims.....	-----	\$4,000.00
Returned to members .....	168.02	-----
Loans to members .....	1,200.00	-----
Total benefits paid .....	\$332,518.02	\$4,000.00
Total disbursements .....	\$332,518.02	\$5,041.71
Balance .....	731.24	213,697.24

	Disability Funds	Expense Funds	Total
Permanent disability claims .....	\$2,200.00	-----	-----
Total benefits paid.....	\$2,200.00	-----	-----
Salaries of officers and trustees .....	-----	3,704.50	-----
Salaries of office employees .....	-----	675.00	-----
Traveling and other expenses of officers, trustees and committees .....	-----	373.33	-----
Insurance Department fees .....	-----	131.95	-----
Rent including associations occupancy of its own buildings .....	-----	310.00	-----
Advertising, printing and stationery .....	-----	420.00	-----
Postage, express, telegraph and telephone .....	-----	418.97	-----
Lodge supplies .....	-----	700.28	-----
Official publication .....	-----	5,240.40	-----
Other legal expenses.....	-----	288.65	-----
Furniture and fixtures .....	-----	434.97	-----
Total disbursements.....	\$2,200.00	\$12,698.31	\$352,458.04
Balance .....	\$1,805.89	\$9,430.60	\$225,664.97

## Ledger Assets

Book value of bonds and stocks.....	\$ 212,523.18
Deposited in trust companies and banks on interest .....	12,168.88
Bills receivable .....	972.91
Total ledger assets .....	\$ 225,664.97

## Liabilities

Total death claims .....	\$ 20,000.00
Total liabilities .....	\$ 20,000.00

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	24,662	\$17,209,500.00
Benefit certificates written during the year.....	1,290	838,500.00
<b>Totals</b> .....	<b>25,952</b>	<b>\$18,048,000.00</b>
Deduct terminated or decreased during the year.....	1,251	840,750.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>24,701</b>	<b>\$17,207,250.00</b>

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	954	\$ 648,250.00
Benefit certificates written during the year.....	34	25,250.00
<b>Totals</b> .....	<b>988</b>	<b>\$ 673,500.00</b>
Deduct terminated or decreased during the year.....	33	32,140.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>955</b>	<b>\$ 641,360.00</b>

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement..	24	\$ 18,000.00
Claims (face value) incurred during the year.....	411	313,150.00
<b>Totals</b> .....	<b>435</b>	<b>\$ 331,150.00</b>
Claims paid during the year.....	415	311,150.00
<b>Balance</b> .....	<b>20</b>	<b>\$20,000.00</b>

## Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	19	\$13,500.00
Claims paid during the year.....	19	13,500.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## BROTHERHOOD OF AMERICAN YEOMEN

President, William Koch.

Secretary, Wm. E. Davy.

Incorporated December 27, 1897.

Commenced business February 25, 1897

Home Office, Des Moines, Iowa.

## Balance From Previous Year

Balance from previous year	\$83,290.68	\$1,360,614.26	\$134,923.27	\$1,578,828.21
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## Income

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received .....	-----	-----	46,150.25	-----
Assessment or premiums during first 12 months..	65,822.18	-----	197,466.52	-----
All other assessments or premiums .....	1,145,992.18	-----	-----	-----
Dues and per capita tax.....	-----	-----	260,361.65	-----
Medical examiner's fees actually received .....	-----	-----	5,149.00	-----
<b>Total received from members</b> .....	<b>\$1,211,814.36</b>	-----	<b>\$518,127.42</b>	<b>\$1,729,941.78</b>
Deduct payments returns to applicants and members .....	-----	-----	1,115.38	-----
<b>Net amount received from members</b> .....	<b>\$1,211,814.36</b>	-----	<b>\$517,012.04</b>	<b>\$1,728,826.40</b>
Interest on mortgage loans .....	-----	69,518.71	-----	-----
Interest on bonds and dividends on stocks.....	-----	7,008.93	-----	-----
Interest from all other sources .....	-----	-----	7,480.95	-----
Gross rents from association's property, including \$6,000 for association's occupancy of its own buildings .....	-----	-----	6,862.50	-----
Sale of lodge supplies.....	-----	-----	16,359.86	-----
Surety bond fund .....	-----	-----	3,840.00	-----
Deputy bond fund .....	-----	-----	757.27	-----
<b>Total income</b> .....	<b>\$1,211,814.36</b>	<b>\$76,527.64</b>	<b>\$552,312.62</b>	<b>\$1,840,654.62</b>

Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$899,518.83	-----	-----	-----
Permanent disability claims	71,960.04	-----	-----	-----
Sick and accident claims....	30,372.84	-----	-----	-----
Old age benefits .....	3,250.00	-----	-----	-----
<b>Total benefits paid .....</b>	<b>\$1,005,101.71</b>	-----	-----	<b>\$1,005,101.71</b>
Commissions and fees paid to deputies and organizers .....	-----	-----	253,729.97	-----
Salaries of officers and trustees, No. 12.....	-----	-----	28,700.00	-----
Salaries and other compensation of committees....	-----	-----	1,840.00	-----
Salaries of office employees, No. 52 .....	-----	-----	45,638.98	-----
Salaries and fees paid to Supreme Medical Examiners, exp. Med. Dept....	-----	-----	1,328.11	-----
Salaries and fees paid to Subordinate Medical Examiners .....	-----	-----	278.50	-----
Traveling and other expenses of officers, trustees and committees....	-----	-----	6,747.21	-----
Insurance department fees. Rent including \$6,000 for association's occupancy of its own building....	-----	-----	964.32	-----
Advertising, printing and stationery .....	-----	-----	6,000.00	-----
Postage, express, telegraph and telephone .....	-----	-----	28,833.27	-----
Lodge supplies .....	-----	-----	19,164.01	-----
Official publication .....	-----	-----	18,850.45	-----
Legal expense in litigating claims .....	-----	-----	17,291.21	-----
Other legal expenses.....	-----	-----	5,846.96	-----
Furniture and fixtures .....	-----	-----	2,150.72	-----
Taxes, repairs and other expenses on real estate....	-----	-----	2,977.88	-----
All other disbursements....	-----	-----	5,473.25	-----
			44,117.48	-----
<b>Total disbursements.</b>	<b>\$1,005,101.71</b>	-----	<b>\$1,495,034.03</b>	<b>\$1,495,034.03</b>
Balance .....	-----	-----	-----	\$1,924,448.80

#### Ledger Assets

Book value of real estate.....	\$ 77,692.37
Mortgage loans on real estate.....	1,578,330.00
Book value of bonds and stocks.....	108,622.92
Deposited in trust companies and banks on interest	159,226.14
Bills receivable: organizers' balances.....	567.37
<b>Total ledger assets .....</b>	<b>\$ 1,924,448.80</b>

#### Non-Ledger Assets

Interest and rents due and accrued.....	\$ 32,305.44
Market value of bonds and stocks over book value..	3,043.27
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	145,000.00
All other assets, viz—	
Office furniture and fixtures.....	\$ 23,402.88
Lodge supplies (inventory) .....	4,598.50
	28,001.38
<b>Gross assets .....</b>	<b>\$ 2,132,798.80</b>

#### Deduct Assets Not Admitted

Balance due from organizers not secured by bonds. \$	567.37
Office furniture and fixtures.....	23,402.88
Lodge supplies (inventory) .....	4,598.50
<b>Total admitted assets .....</b>	<b>\$ 2,104,230.14</b>

#### Liabilities

Death claims due and unpaid, No. 15.....	\$ 21,250.00
Death claims resisted, No. 11.....	18,000.00
Death claims reported but not yet adjusted, No. 102	130,500.00
Present value of deferred old age and disability claims payable in installments.....	19,751.96
<b>Total death claims .....</b>	<b>\$ 189,501.96</b>
Permanent disability claims reported but not yet adjusted, No. 82 .....	\$ 56,215.15
<b>Total permanent disability claims.....</b>	<b>56,215.15</b>
Sick and accident claims reported but not yet adjusted, No. 21 .....	\$ 2,200.00
<b>Total sick and accident claims.....</b>	<b>2,200.00</b>
<b>Total unpaid claims .....</b>	<b>\$ 247,917.11</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	2,288.73
Advance assessments .....	4,784.85
<b>Total liabilities .....</b>	<b>\$ 254,990.69</b>

#### Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	133,984	187,372,000
Benefit certificates written during the year.....	40,284	48,700,000
Benefit certificates increased during the year.....	0	446,000
<b>Totals .....</b>	<b>174,268</b>	<b>\$236,518,000</b>
Deduct terminated or decreased during the year.....	23,173	28,596,500
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>151,095</b>	<b>\$207,921,500</b>

## IOWA INSURANCE REPORT

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	32,098	\$45,577,500
Benefit certificates written during the year	4,094	4,931,000
Benefit certificates increased during the year		63,000
<b>Totals</b>	<b>36,192</b>	<b>\$50,571,500</b>
Deduct terminated or decreased during the year	2,234	2,897,000
<b>Total benefit certificates in force December 31, 1911</b>	<b>33,958</b>	<b>\$47,674,500</b>
Received during the year from members in Iowa:		
Mortuary, \$303,370.70; expense, \$86,153.67; total, \$389,524.37.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	94	\$ 132,750.00
Claims (face value) incurred during the year	872	1,192,494.65
<b>Totals</b>	<b>966</b>	<b>\$1,325,244.65</b>
Claims paid during the year	835	899,518.83
<b>Balance</b>	<b>131</b>	<b>\$425,725.82</b>
Saved by compromising or scaling down claims during the year		251,975.82
Claims rejected during the year	3	4,000.00
Claims unpaid December 31, 1911	128	169,750.00

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	19	\$ 24,500.00
Claims (face value) incurred during the year	224	302,100.00
<b>Totals</b>	<b>243</b>	<b>\$ 326,600.00</b>
Claims paid during the year	208	231,377.49
<b>Balance</b>	<b>35</b>	<b>\$ 95,222.51</b>
Saved by compromising or scaling down claims during the year		53,722.51
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1911	34	40,500.00

## Exhibit of Permanent Disability Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	46	\$ 31,125.00
Claims incurred during the year	191	118,952.24
<b>Totals</b>	<b>237</b>	<b>\$ 150,077.24</b>
Claims paid during the year	150	71,960.04
<b>Balance</b>	<b>87</b>	<b>\$ 78,117.20</b>
Saved by compromising or scaling down claims during the year		18,402.05
Claims rejected during the year	5	3,500.00
Claims unpaid December 31, 1911	82	56,215.15

## BROTHERHOOD OF AMERICAN YEOMEN

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	12	\$ 9,250.00
Claims incurred during the year	60	43,250.00
<b>Totals</b>	<b>72</b>	<b>\$ 52,500.00</b>
Claims paid during the year	46	27,156.65
<b>Balance</b>	<b>26</b>	<b>\$ 25,343.35</b>
Saved by compromising or scaling down claims during the year		5,253.20
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1911	25	19,090.15

## Exhibit of Sick and Accident Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	9	\$ 925.00
Claims incurred during the year	398	39,850.00
<b>Totals</b>	<b>407</b>	<b>\$ 40,775.00</b>
Claims paid during the year	385	30,372.84
Claims rejected during the year	1	8,202.16
Claims unpaid December 31, 1911	21	2,200.00

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	3	\$ 500.00
Claims incurred during the year	109	11,287.50
<b>Totals</b>	<b>112</b>	<b>\$ 11,787.50</b>
Claims paid during the year	107	9,168.15
Claims rejected during the year	1	2,244.35
Claims unpaid December 31, 1911	6	375.00

## Exhibit of Old Age and Other Claims

## Total Claims

	Number	Amount
Claims incurred during the year	30	\$3,250.00
<b>Totals</b>	<b>30</b>	<b>3,250.00</b>
Claims paid during the year	30	3,250.00

## Iowa Claims

	Number	Amount
Claims incurred during the year	25	\$2,750.00
<b>Totals</b>	<b>25</b>	<b>2,750.00</b>
Claims paid during the year	25	2,750.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

CATHOLIC ORDER OF FORESTERS

High Chief Banger, Thomas H. Cannon.

High Secretary, Thomas F. McDonald.

Incorporated May 24, 1883.

Commenced business May 24, 1883.

Home Office, 30 N. LaSalle St., Chicago, Ill.

Balance From Previous Year

Balance from previous year.....	\$2,468,336.82	\$44,095.15	\$2,512,431.97
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Income

	Mortuary Funds	Expense Funds	Total
Membership fees actually received.....	-----	\$ 950.00	-----
All other assessments or premiums.....	1,531,449.24	109,734.62	-----
Certificate fees .....	-----	8,561.00	-----
<b>Total received from members.....</b>	<b>\$1,531,449.24</b>	<b>\$119,245.62</b>	<b>-----</b>
Deduct payments returns to applicants and members .....	-----	40.34	-----
<b>Net amount received from members.....</b>	<b>\$1,531,449.24</b>	<b>\$119,205.28</b>	<b>-----</b>
Interest on bonds and dividends on stock .....	103,192.55	-----	-----
Interest from all other sources.....	2,179.27	1,017.76	-----
Sale of lodge supplies .....	-----	4,734.07	-----
Adv. official journal .....	-----	200.00	-----
Relief fund .....	-----	18.00	-----
Sale waste paper .....	-----	2.00	-----
Subst. fund .....	-----	4,360.12	-----
Conscience fund .....	1,500.00	-----	-----
<b>Total income .....</b>	<b>\$1,636,836.06</b>	<b>\$129,537.23</b>	<b>\$1,766,373.29</b>

Disbursements

	Mortuary Fund	Expense Funds	Total
Death claims .....	\$1,366,886.48	-----	-----
<b>Total benefits paid .....</b>	<b>\$1,366,886.48</b>	<b>-----</b>	<b>-----</b>
Commissions and fees paid to deputies and organizers .....	-----	9,210.94	-----
Salaries of deputies and organizers.....	-----	27,425.00	-----
Salaries of officers and trustees, No. 13 .....	-----	13,679.18	-----
Salaries of office employees, No. 22.....	-----	21,220.00	-----

	Mortuary Funds	Expense Funds	Total
Other compensation of office employees, value of cert.....	-----	571.35	-----
Traveling and other expenses of officers, trustees and committees.....	-----	4,099.80	-----
Insurance department fees .....	-----	1,079.75	-----
Rent .....	-----	4,216.40	-----
Advertising, printing and stationery....	-----	3,241.35	-----
Postage, express, telegraph and telephone .....	-----	4,931.57	-----
Lodge supplies, inc. Sub. Ct. Bonds....	-----	8,788.69	-----
Official publication .....	-----	19,234.33	-----
International convention .....	-----	19,608.43	-----
Legal expense in litigating claims.....	-----	2,700.79	-----
Other legal expenses, investigations....	-----	449.45	-----
Furniture and fixtures .....	-----	40.00	-----
Taxes, repairs and other expenses on real estate .....	-----	23.40	-----
Loss on sale or maturity of ledger assets .....	125.00	-----	-----
All other disbursements:			
Accrued interest .....	2,889.64	-----	-----
<b>Total disbursements .....</b>	<b>-----</b>	<b>\$1,513,190.76</b>	<b>-----</b>
<b>Balance .....</b>	<b>-----</b>	<b>2,765,614.50</b>	<b>-----</b>

Ledger Assets

Book value of bonds and stocks.....	\$ 2,653,652.22
Deposited in trust companies and banks on interest	96,902.28
Other ledger assets, viz—	
P. O. deposit cash.....	5,000.00
Manitoba deposit bonds .....	10,000.00
<b>Total ledger assets .....</b>	<b>\$ 2,765,614.50</b>

Non-Ledger Assets

Interest and rents due and accrued.....	\$ 40,885.51
Subordinate court balance .....	\$ 21,462.56
Supplies, furniture and fixtures.....	8,504.74
Advertising account .....	100.00
<b>Total .....</b>	<b>30,067.30</b>
<b>Gross assets .....</b>	<b>\$ 2,836,567.31</b>

Deduct Assets Not Admitted

Book value of bonds and stocks over market value..	\$ 43,805.72
Furniture, fixtures and supplies.....	8,504.74
Advertising .....	100.00
<b>Total admitted assets .....</b>	<b>\$ 2,784,156.85</b>

## Liabilities

Death claims due and unpaid.....	\$ 6,658.57
Death claims resisted, No. 11.....	10,500.00
Death claims reported but not yet adjusted, No. 142	153,500.00
<b>Total death claims</b> .....	\$ 170,658.57
Due relief fund .....	585.46
<b>Total liabilities</b> .....	\$ 171,244.03

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	144,644	\$148,197,000.00
Benefit certificates written during the year.....	11,632	11,083,500.00
Benefit certificates increased during the year.....	-----	107,000.00
<b>Totals</b> .....	156,276	\$159,387,500.00
Deduct terminated or decreased during the year.....	6,981	5,796,250.00
<b>Total benefit certificates in force December 31, 1911</b> .....	149,295	\$153,591,250.00

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	5,312	\$5,499,500.00
Benefit certificates written during the year.....	755	760,000.00
Benefit certificates increased during the year.....	-----	2,000.00
<b>Totals</b> .....	6,067	\$6,261,500.00
Deduct terminated or decreased during the year.....	209	212,500.00
<b>Total benefit certificates in force December 31, 1911</b> .....	5,858	\$6,049,000.00
Received during the year from members in Iowa: Mortuary, \$62,435.52; expense, \$4,216.75; total, \$66,652.27.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	130	\$141,923.32
Claims (face value) incurred during the year.....	1,325	1,408,000.00
<b>Totals</b> .....	1,455	\$1,549,923.32
Claims paid during the year.....	1,295	1,366,886.48
<b>Balance</b> .....	160	\$183,036.84
Saved by compromising or scaling down claims during the year .....	-----	4,378.27
Claims rejected during the year.....	7	8,000.00
<b>Claims unpaid December 31, 1911</b> .....	153	\$170,658.57

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$5,000.00
Claims (face value) incurred during the year.....	32	34,500.00
<b>Totals</b> .....	37	\$39,500.00
Claims paid during the year.....	28	31,190.00
<b>Balance</b> .....	9	\$8,310.00
Claims unpaid December 31, 1911.....	9	8,310.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## CHURCH FRATERNAL

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Russell Graham.

Secretary, Hugh R. Moffet.

Commenced Business May 19, 1897.

Home Office, Warren Co. Library Bldg., Monmouth, Illinois.

## Balance From Previous Year

Balance from previous year	\$2,281.15	\$77,529.62	\$2,100.44	\$81,911.21
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## Income

	Mortuary Funds	Reserve Funds	Expense Funds	Total
All other assessments or premiums .....	\$36,007.52	\$4,499.74	\$4,499.74	\$45,007.00
Dues and per capita tax.....	-----	-----	11,347.25	11,347.25
<b>Total received from members</b> .....	\$36,007.52	\$4,499.74	\$15,846.99	\$56,354.25
Interest on mortgage loans .....	-----	-----	-----	4,045.91
Change of certificates.....	-----	-----	26.50	26.50
<b>Total income</b> .....	\$36,007.52	\$8,545.65	\$15,873.49	\$60,426.66

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$46,000.00	-----	-----	\$46,000.00
Old age benefits.....	300.00	-----	-----	300.00
<b>Total benefits paid</b> .....	\$46,300.00	-----	-----	\$46,300.00



	Mortuary Funds	Reserve Funds	Expense Funds	Total
Commissions and fees paid to deputies and organizers .....	-----	-----	3,347.42	-----
Salaries of deputies and organizers .....	-----	-----	1,030.24	-----
Salaries of officers and trustees, No. 9 .....	-----	-----	1,862.00	-----
Salaries and other compensation of committees .....	-----	-----	1,800.00	-----
Salaries of office employes, No. 2 .....	-----	-----	63.25	-----
Other compensation of office employes .....	-----	-----	139.50	-----
Traveling and other expenses of officers, trustees and committees .....	-----	-----	186.95	-----
For collection and remittance of assessments and dues .....	-----	-----	417.65	-----
Insurance department fees .....	-----	-----	111.50	-----
Rent .....	-----	-----	300.00	-----
Advertising, printing and stationery .....	-----	-----	385.65	-----
Postage, express, telegraph and telephone .....	-----	-----	484.71	-----
Official publication .....	-----	-----	322.79	-----
Other legal expenses .....	-----	-----	15.00	-----
Taxes, repairs and other expenses on real estate .....	-----	-----	313.74	-----
All other disbursements .....	-----	100.24	215.51	-----
<b>Total disbursements.</b>	<b>\$46,300.00</b>	<b>\$100.24</b>	<b>\$10,995.91</b>	<b>\$57,396.15</b>
Balance after transfers .....	\$1,771.49	\$81,692.21	\$1,478.02	\$84,941.72

**Ledger Assets**

Mortgage loans on real estate .....	\$	\$1,566.40
Cash in association's office; \$10.40; deposited in banks (not on interest), \$3,364.86 .....		3,375.26
<b>Total ledger assets .....</b>	<b>\$</b>	<b>84,941.72</b>
Cash in bank advance payments fund .....		1,952.44
	<b>\$</b>	<b>86,894.16</b>

**Non-Ledger Assets**

Interest accrued .....		2,958.58
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....		220.22
All other assets, viz—		
Due from organizers .....		235.80
<b>Gross assets .....</b>	<b>\$</b>	<b>90,308.76</b>

**Deduct Assets Not Admitted**

Balance due from organizers not secured by bonds .....		235.80
<b>Total admitted assets .....</b>	<b>\$</b>	<b>90,072.96</b>

**Liabilities**

Death claims due and unpaid, No. 1 .....	\$	2,000.00
Death claims reported but not yet adjusted, No. 4 .....		6,000.00
<b>Total death claims .....</b>	<b>\$</b>	<b>8,000.00</b>
Advance assessments .....		1,952.44
<b>Total liabilities .....</b>	<b>\$</b>	<b>9,952.44</b>

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	3,816	\$5,259,500.00
Benefit certificates written during the year .....	273	266,000.00
Benefit certificates increased during the year .....	0	3,000.00
<b>Totals .....</b>	<b>4,089</b>	<b>\$5,528,500.00</b>
Deduct terminated or decreased during the year .....	256	297,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>3,833</b>	<b>\$5,231,500.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	360	\$561,000.00
Benefit certificates written during the year .....	2	3,000.00
<b>Totals .....</b>	<b>362</b>	<b>\$564,000.00</b>
Deduct terminated or decreased during the year .....	16	29,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>346</b>	<b>\$535,000.00</b>
Received during the year from members in Iowa: Mortuary, \$3,758.40; reserve, \$407.60; expense, \$1,034.50; total, \$5,210.50.		

**Exhibit of Death Claims****Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	3	\$4,000.00
Claims (face value) incurred during the year .....	34	52,000.00
<b>Totals .....</b>	<b>37</b>	<b>\$56,000.00</b>
Claims paid during the year .....	30	46,000.00
<b>Balance .....</b>	<b>7</b>	<b>\$10,000.00</b>
Claims rejected during the year, 1910, and dropped from count .....	1	1,000.00
<b>Claims unpaid December 31, 1911 .....</b>	<b>6</b>	<b>\$9,000.00</b>

## IOWA INSURANCE REPORT

Iowa Claims		
	Number	Amount
Claims (face value) incurred during the year.....	8	\$15,000.00
Claims (face value) incurred during the year.....	8	\$15,000.00
Claims paid during the year.....	7	13,000.00
Balance .....	1	\$2,000.00
Claims unpaid December 31, 1911.....	1	2,000.00

## Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims incurred during the year.....	3	\$300.00
Totals .....	3	\$300.00
Claims paid during the year.....	3	300.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## COMMON BROTHERHOOD OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. F. Morgan.

Secretary, Glenn L. Tidrick.

Incorporated Feb. 9, 1910.

Commenced Business Feb. 10, 1910.

Home Office, 605 Observatory Bldg., Des Moines, Iowa.

## Balance From Previous Year

	Mortuary Funds	Expense Funds	Total	
Balance from previous year	\$502.33	\$194.55	\$396.88	
<b>Income</b>				
Membership fees actually received .....	-----	\$6.00	\$6.00	
Assessments or premiums during first 12 months....	\$1,081.65	2,484.14	3,565.79	
All other assessments or premiums .....	514.50	-----	514.50	
Dues and per capita tax....	-----	338.13	338.13	
Medical examiners' fees actually received .....	-----	7.00	7.00	
Total received from members .....	\$1,596.15	\$2,835.27	\$4,431.42	
Bills payable .....	-----	10,000.00	10,000.00	
Miscellaneous .....	-----	.39	.39	
Total income .....	\$1,596.15	\$12,835.66	\$14,431.81	\$14,431.81

## COMMON BROTHERHOOD OF AMERICA

Disbursements				
	Mortuary Funds	Expense Funds	Total	
Death claims .....	\$1,000.00	-----	\$1,000.00	
Total benefits paid....	\$1,000.00	-----	\$1,000.00	
Commissions and fees paid to deputies and organizers .....	-----	4,800.21	4,800.21	
Salaries of officers and trustees, No. 3.....	-----	1,033.94	1,033.94	
Salaries of office employes, No. 1 .....	-----	188.00	188.00	
Salaries and fees paid to supreme medical examiners .....	-----	133.05	133.05	
Salaries and fees paid to subordinate medical examiners .....	-----	153.20	153.20	
Traveling and other expenses of officers, trustees and committees....	-----	64.61	64.61	
For collection and remittance of assessments and dues .....	-----	1.07	1.07	
Insurance department fees.....	-----	75.25	75.25	
Rent .....	-----	204.50	204.50	
Advertising, printing and stationery .....	-----	779.48	779.48	
Postage, express, telegraph and telephone .....	-----	122.84	122.84	
Lodge supplies .....	-----	94.05	94.05	
Bills payable .....	-----	5,000.00	5,000.00	
Expense of supreme lodge meeting .....	-----	34.00	34.00	
Other legal expenses, notarial .....	-----	2.00	2.00	
Furniture and fixtures.....	-----	26.35	26.35	
All other disbursements....	-----	231.31	231.31	
Total disbursements.....	\$1,000.00	\$12,943.95	\$13,943.95	
Balance .....	\$1,098.48	\$86.26	\$1,184.74	\$1,184.74

## Ledger Assets

Cash in association's office, \$27.48; deposited in banks (not on interest), \$1,157.26.....	\$	1,184.74
Total ledger assets.....	\$	1,184.74

## Non-Ledger Assets

Due from local secretaries but not returnable until Jan. 10th, approximately.....	\$	600.00
Bills receivable (prem. notes).....		150.15
		750.15
Gross assets .....	\$	1,934.89

## IOWA INSURANCE REPORT

## Deduct Assets Not Admitted

Balance due from organizers not secured by bonds.. \$	600.00	
Bills receivable .....	150.15	
		750.15
Total admitted assets.....	\$	1,184.74

## Liabilities

Borrowed money .....	\$	6,000.00
Total liabilities .....	\$	6,000.00

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	140	\$154,000.00
Benefit certificates written during the year.....	291	302,172.92
Totals .....	431	\$456,172.92
Deduct terminated or decreased during the year.....	128	147,352.52
Total benefit certificates in force December 31, 1911 .....	303	\$308,820.40

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	127	\$141,000.00
Benefit certificates written during the year.....	243	245,172.92
Totals .....	370	\$386,172.92
Deduct terminated or decreased during the year.....	101	106,852.52
Total benefit certificates in force December 31, 1911 .....	269	\$279,320.40
Received during the year from members in Iowa: Mortuary, \$1,535.05; expense, \$2,298.04; total, \$3,833.09.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims (face value) incurred during the year.....	1	\$1,000.00
Totals .....	1	\$1,000.00
Claims paid during the year.....	1	1,000.00

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year.....	1	1,000.00
Totals .....	1	\$1,000.00
Claims paid during the year.....	1	1,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## COURT OF HONOR

President, A. L. Hereford.

Secretary, W. E. Robinson.

Incorporated July 16, 1895.

Commenced business July 23, 1895.

Home Office, Springfield, Illinois.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$70,959.00	\$1,630,446.94

## Income

Assessments or premiums during first 12 months .....	\$ 64,604.23	-----
All other assessments or premiums.....	904,955.28	-----
Dues and per capita tax .....	-----	-----
Total received from members.....	\$969,559.51	-----
Deduct payments returns to applicants and members .....	1,056.86	-----
Net amount received from members.....	968,507.65	-----
Interest on mortgage loans.....	-----	23,706.34
Interest on bonds and dividends on stocks .....	-----	52,015.75
Interest from all other sources.....	2,938.07	617.98
Gross rents from association's property, including \$1,590.76 for association's occupancy of its own buildings.....	-----	1,590.76
Total income .....	\$971,440.72	\$77,930.83

	Funds	Expense Funds	Total
Balance from previous year	\$82.46	\$5,720.96	\$1,707,209.36
Assessments or premiums during first 12 months.....	-----	-----	\$64,604.23
All other assessments or premiums .....	\$12,398.25	-----	917,353.53
Dues and per capita tax.....	-----	\$118,797.71	118,797.71

Total received from members .....	\$12,398.25	\$118,797.71	\$1,100,755.47
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## IOWA INSURANCE REPORT

	Funds	Expense Funds	Total
Deduct payments returns to applicants and members.	3.50	42.28	1,102.64
Net amount received from members	12,394.75	119,755.43	1,069,652.83
Interest on mortgage loans	-----	-----	22,706.34
Interest on bonds and dividends on stock	-----	-----	52,015.75
Interest from all other sources	11.22	27.44	3,504.71
Gross rents from association's property, including \$1,500.76 for association's occupancy of its own buildings	-----	-----	1,500.76
Sale of lodge supplies	-----	622.97	622.97
From all other sources, viz—	-----	-----	-----
Benefit certificate fees	-----	870.30	870.30
Social certificate fees	-----	432.50	432.50
Transfer cards	-----	53.00	53.00
Regalia	-----	75.91	75.91
Adv. official publication	-----	21.28	21.28
Bills payable	-----	7,500.00	7,500.00
<b>Total income</b>	\$12,405.97	\$128,358.83	\$1,190,136.35

## Disbursements

	Mortuary Funds	Funds	Total
Death claims	\$742,274.57	-----	\$742,274.57
Permanent disability claims	1,000.00	-----	1,000.00
Sick and accident claims	-----	\$6,292.25	6,292.25
<b>Total benefits paid</b>	\$743,274.57	\$6,292.25	\$749,566.82
Commissions and fees paid to deputies	-----	87,233.57	87,233.57
Salaries of officers and trustees, No. 3	-----	15,300.00	15,300.00
Exp. and per diem 7 Sup. Directors	-----	13,366.00	13,366.00
Salaries and other compensation of committees	-----	1,468.51	1,468.51
Salaries of office employees, No. 22	-----	18,338.30	18,338.30
Salaries and fees paid to Supreme Medical Examiners	-----	3,600.00	3,600.00
Salaries and fees paid to Subordinate Medical Examiners	-----	10.00	10.00
Traveling and other expenses of officers, trustees and committees	-----	1,089.32	1,089.32
For collection and remittance of assessments and dues	-----	39,897.40	39,897.40
Insurance department fees. Rent including \$1,500.76 for association's occupancy of its own buildings	-----	1,039.92	1,039.92
	-----	1,599.76	1,599.76

## COURT OF HONOR

	Mortuary Funds	Funds	Total
Advertising, printing and stationery	-----	5,983.82	5,983.82
Postage, express, telegraph and telephone	-----	4,042.18	4,042.18
Official publication including editor's salary	-----	13,274.96	13,274.96
Legal expense in litigating claims	-----	3,558.47	3,558.47
Other legal expenses, Genl. Attorney, salary	-----	5,000.00	5,000.00
Furniture and fixtures	-----	947.58	947.58
Taxes, repairs and other expenses on real estate	-----	729.64	729.64
All other disbursements	-----	13,127.17	13,127.17
<b>Total disbursements</b>	-----	\$979,164.42	\$979,164.42
<b>Balance</b>	-----	-----	\$1,918,181.29

## Ledger Assets

Book value of real estate	\$	39,769.00
Mortgage loans on real estate		500,400.00
Book value of bonds		1,141,192.70
Deposited in trust companies and banks on interest		145,085.15
Cash in Association's office		1,733.85
<b>Total ledger assets</b>		\$ 1,918,181.29

## Non-Ledger Assets

Interest and rents due and accrued	\$	31,011.40
Market value of real estate over book value		10,239.31
Market value of bonds and stocks over book value		23,876.69
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		92,735.95
<b>Total admitted assets</b>		\$ 2,076,035.64

## Liabilities

Death claims resisted, No. 22	\$	27,500.00
Death claims reported but not yet adjusted, No. 39		42,500.00
<b>Total death claims</b>	\$	70,000.00
Permanent disability claims resisted, No. 1	\$	250.00
<b>Total permanent disability claims</b>		250.00
Sick and accident claims resisted, No. 4	\$	99.83
Sick and accident claims reported but not yet adjusted, No. 5		363.93
<b>Total sick and accident claims</b>		463.76
<b>Total unpaid claims</b>	\$	70,633.76
All other liabilities, viz—		
Recorder's compensation December, 1911	\$	3,565.05
<b>Total liabilities</b>	\$	74,218.81

**Exhibit of Certificates**

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	64,843	\$79,732,375.00
Benefit certificates written during the year	11,212	10,679,500.00
Benefit certificates increased during the year		54,500.00
<b>Totals</b>	<b>76,055</b>	<b>\$90,466,375.00</b>
Deduct terminated or decreased during the year	8,819	8,578,750.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>67,245</b>	<b>\$81,887,625.00</b>

**Business in Iowa During the Year.**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	4,830	\$6,250,750.00
Benefit certificates written during the year	987	932,000.00
Benefit certificates received by transfer during the year	18	21,000.00
Benefit certificates increased during the year		2,500.00
<b>Totals</b>	<b>5,835</b>	<b>\$7,206,250.00</b>
Deduct terminated or decreased during the year	483	408,500.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>5,352</b>	<b>\$6,707,750.00</b>
Received during the year from members in Iowa:		
Mortuary, \$79,889.08; Accident, \$563.50; expense, \$9,323.25;		
Total, \$89,775.83.		

**Supplementary Exhibit of Certificates**

Relief certificates in force December 31, 1910	1,107	37
Relief certificates written during the year	2,219	86
<b>Totals</b>	<b>3,326</b>	<b>123</b>
Deduct terminated during the year	1,600	40
<b>Total relief certificates in force December 31, 1911</b>	<b>1,726</b>	<b>89</b>
Social certificates in force December 31, 1910	450	73
Social certificates written during the year	436	68
<b>Totals</b>	<b>886</b>	<b>91</b>
Deduct terminated during the year	314	23
<b>Total social certificates in force December 31, 1911</b>	<b>572</b>	<b>68</b>

**Exhibit of Death Claims**

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	72	\$ 79,850.00
Claims (face value) incurred during the year	590	708,900.00
<b>Totals</b>	<b>662</b>	<b>\$848,750.00</b>
Claims paid during the year	601	742,074.57
Balance	61	106,675.43
Saved by compromising or scaling down claims during the year		36,075.43
Claims rejected during the year	10	13,500.00
Claims unpaid December 31, 1911	61	70,000.00

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$ 500.00
Claims (face value) incurred during the year	45	63,500.00
<b>Totals</b>	<b>46</b>	<b>\$ 64,000.00</b>
Claims paid during the year	42	57,250.00
Balance	4	6,750.00
Saved by compromising or scaling down claims during the year		750.00
Claims unpaid December 31, 1911	4	6,000.00

**Exhibit of Permanent Disability Claims**

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	2	\$ 750.00
Claims incurred during the year	3	1,000.00
<b>Totals</b>	<b>5</b>	<b>\$ 1,750.00</b>
Claims paid during the year	3	1,000.00
Balance	2	750.00
Saved by compromising or scaling down claims during the year	1	500.00
Claims unpaid December 31, 1911	1	250.00

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$ 500.00
<b>Totals</b>	<b>1</b>	<b>\$ 500.00</b>
Balance	1	500.00
Saved by compromising or scaling down claims during the year	1	500.00

**Exhibit of Sick and Accident Claims**

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$ 434.11
Claims incurred during the year	251	6,519.40
<b>Totals</b>	<b>256</b>	<b>\$ 6,953.51</b>
Claims paid during the year	246	6,292.25
Saved by compromising and dropping	1	237.50
Claims rejected during the year	4	99.83
Claims unpaid December 31, 1911	9	403.76

**Iowa Claims**

	Number	Amount
Claims incurred during the year	11	\$ 241.14
<b>Totals</b>	<b>11</b>	<b>\$ 241.14</b>
Claims paid during the year	10	218.28
Claims unpaid December 31, 1911	1	22.86

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

DEGREE OF HONOR, A. O. U. W.

President, Etta A. Branson. Secretary, Lillian C. Moore.

Incorporated January 11, 1911. Commenced business June 2, 1896.

Home Office, 529 Des Moines Street, Keokuk, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$6,674.41	\$13,170.75

## Income

All other assessments or premiums.....	\$22,776.07	-----
Total received from members.....	\$22,776.07	-----
Interest on mortgage loans and deposit	127.89	152.85
Interest on bonds and dividends on stocks .....	-----	225.00
From all other sources, viz—	-----	-----
Total income .....	\$22,903.96	\$377.85

	General Funds	Expense Funds	Total
Balance from previous year	4,041.21	\$1,170.99	\$25,057.56
All other assessments or premiums .....	-----	3,827.38	26,747.69
Dues and per capita tax....	\$4,539.40	-----	-----
Total received from members .....	\$4,539.40	\$3,827.38	\$31,323.59
Interest on mortgage loans and deposit .....	\$167.50	53.85	502.69
Interest on bonds and divi- dends on stocks.....	-----	-----	225.00
Sale of lodge supplies.....	490.80	-----	-----
From all other sources, viz:	-----	-----	67.00
Certificate fees .....	67.00	-----	67.00
Charter fees, premium on surety bond .....	128.45	-----	128.45
Total income .....	\$5,392.15	\$3,881.23	\$32,736.93

## Disbursements

	Mortuary Funds	Reserve Funds
Death claims .....	\$16,000.00	-----
Total benefits .....	\$16,000.00	-----
Total disbursements .....	\$16,000.00	-----

	General Funds	Expense Funds	Total
Commissions and fees paid to deputies and organ- izers .....	\$943.90	-----	-----
Expense board R. R. exp. acct. ....	548.50	-----	-----
Salaries of officers and trustees, No. 3.....	1,611.33	-----	-----
Other compensation of offi- cers and trustees, per diem .....	359.00	-----	-----
Salaries of office employes, No. 3 .....	629.20	-----	-----
Traveling and other ex- penses of officers, trus- tees and committees, mileage, \$56.314; miscel- laneous, \$967.65 .....	1,520.79	-----	-----
Insurance department fees.	25.00	-----	-----
Rent .....	445.50	-----	-----
Advertising, printing and stationery .....	530.28	-----	-----
Postage, express, telegraph and telephone .....	698.95	-----	-----
Lodge supplies .....	983.04	-----	-----
Official publication .....	653.75	-----	-----
Expense of grand lodge meeting .....	1,066.80	-----	-----
Other legal expenses, at- torney salary .....	40.00	-----	-----
Furniture and fixtures.....	213.47	-----	-----
All other disbursements.....	744.85	-----	-----
Total disbursements.....	\$11,614.96	-----	\$27,614.96
Balance .....	-----	-----	\$29,997.59

## Ledger Assets

Mortgage loans on real estate.....	\$	11,000.00
Book value of bonds and stocks.....		5,000.00
Deposited in trust companies and banks on interest		13,997.59
Total ledger assets.....	\$	29,997.59

## Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to grand lodge, about		3,146.96
Total admitted assets.....	\$	33,144.49

## IOWA INSURANCE REPORT

## Liabilities

Salaries, rents, expenses, commissions, etc., due or accrued, grand treasurer salary for December---	\$	25.00
Total liabilities -----	\$	25.00

## Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement -----	3,085	\$2,831,500.00
Benefit certificates written during the year, includes 12 reinstatements -----	288	246,000.00
Totals -----	3,373	\$3,077,500.00
Deduct terminated or decreased during the year-----	328	291,000.00
Total benefit certificates in force December 31, 1911 -----	3,045	\$2,786,500.00

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement -----	3,085	\$2,831,500.00
Benefit certificates written during the year, includes 12 reinstatements -----	288	246,000.00
Totals -----	3,373	\$3,077,500.00
Deduct terminated or decreased during the year-----	328	291,000.00
Total benefit certificates in force December 31, 1911 -----	3,045	\$2,786,500.00
Received during the year from members in Iowa: Mortuary, \$20,046.52; reserve, \$2,729.55; expense, \$3,827.38; total, \$26,603.45.		

## Exhibit of Death Claims

Total Claims	Number	Amount
Claims (face value) incurred during the year-----	17	\$16,000.00
Totals -----	17	\$16,000.00
Claims paid during the year-----	17	16,000.00

  

Iowa Claims	Number	Amount
Claims (face value) incurred during the year-----	17	\$16,000.00
Totals -----	17	\$16,000.00
Claims paid during the year-----	17	16,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## FRATERNAL AID ASSOCIATION

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. E. Don Carlos.

Secretary, L. D. Roberts.

Incorporated Feb. 20, 1894.

Commenced Business Oct. 14, 1890.

Home Office, cor. Vermont and Henry, Lawrence, Kansas.

## Balance From Previous Year

Balance from previous year	\$101,855.06	\$489,190.03	\$10,527.80	\$601,572.89
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## Income

	Mortuary Funds	Emergency Funds	Expense Funds	Total
Membership fees actually received -----			\$3,853.95	\$3,853.95
All other assessments or premiums -----	\$419,723.42	\$27,985.71	111,927.92	559,637.05
Total received from members -----	\$419,223.42	\$27,985.71	\$115,781.87	\$563,491.00
Deduct payments returns to applicants and members -----	170.85			170.85
Net amount received from members ----	\$419,552.57	\$27,985.71	\$115,781.87	\$563,320.15
Interest on bank deposit----	4,542.24	7,704.55		11,758.79
Interest on gov. bonds-----		1,100.00		1,100.00
Interest on bonds, municipal -----		5,571.26		5,571.26
Interest from all other sources, profits -----		10.00		10.00
Gross rents from association's property -----		2,800.00		2,800.00
Sale of lodge supplies-----			2,188.33	2,188.33
From all other sources-----			151.10	151.10
Total income -----	\$423,606.81	\$45,171.52	\$118,121.30	\$586,899.63

Disbursements				
	Mortuary Funds	Emergency Funds	Expense Funds	Total
Death claims .....	\$386,849.72	-----	-----	\$386,849.72
Permanent disability claims	40,692.40	-----	-----	40,692.42
<b>Total benefits paid</b> .....	<b>\$427,542.12</b>	-----	-----	<b>\$427,542.12</b>
Commissions and fees paid to deputies and organizers .....	-----	-----	\$26,788.83	26,788.83
Salaries of deputies and organizers .....	-----	-----	42,076.81	42,076.81
Salaries of officers and trustees No. 3, no salary .....	-----	-----	8,423.85	8,423.85
Other compensation of officers and trustees.....	-----	-----	6,240.65	6,240.65
Salaries of office employes, No. 14 .....	-----	-----	8,286.19	8,286.19
Insurance department fees.....	-----	-----	490.58	490.58
Advertising, printing and stationery .....	-----	-----	3,683.41	3,683.41
Postage, express, telegraph and telephone .....	-----	-----	3,292.45	3,292.45
Lodge supplies .....	-----	-----	2,079.42	2,079.42
Official publication .....	-----	-----	6,091.64	6,091.64
Expense of supreme lodge meeting .....	-----	-----	9,559.37	9,559.37
Legal expense in litigating claims .....	-----	-----	956.09	956.09
Furniture and fixtures.....	-----	-----	480.50	480.50
Miscellaneous .....	-----	-----	3,344.77	3,344.77
<b>Total disbursements</b> .....	-----	-----	-----	<b>\$549,336.21</b>
Balance .....	-----	-----	-----	\$639,136.31

## Ledger Assets

Book value of real estate.....	\$ 58,937.10
Book value of bonds and stocks.....	191,716.26
Deposited in trust companies and banks on interest	381,800.48
Cash in association's office, deposited in banks (not on interest) .....	6,682.47
<b>Total ledger assets</b> .....	<b>\$ 639,136.31</b>

## Non-Ledger Assets

Interest and rents due and accrued.....	6,088.30
Market value of real estate over book value.....	6,062.90
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	48,500.00
All other assets, viz—	
Cash on hand with general treasurer, fraternal aid building fund.....	562.10
<b>Gross assets</b> .....	<b>\$ 700,349.61</b>

## Deduct Assets Not Admitted

Book value of bonds and stocks over market value.....	4,366.26
<b>Total admitted assets</b> .....	<b>\$ 695,983.35</b>

Liabilities	
Death claims resisted, No. 2.....	\$ 3,000.00
Present value of deferred death and liability claims payable in installments.....	45,500.00
<b>Total death claims</b> .....	<b>\$ 48,500.00</b>
<b>Total liabilities</b> .....	<b>\$ 48,500.00</b>

## Exhibit of Certificates

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	36,944	\$47,339,750.00
Benefit certificates written during the year.....	7,978	8,593,250.00
<b>Totals</b> .....	<b>44,922</b>	<b>\$55,933,000.00</b>
Deduct terminated or decreased during the year.....	4,309	3,879,750.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>40,613</b>	<b>\$52,053,250.00</b>

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	1,291	\$1,522,250.00
Benefit certificates written during the year.....	119	115,750.00
<b>Totals</b> .....	<b>1,410</b>	<b>\$1,638,000.00</b>
Deduct terminated or decreased during the year.....	81	84,500.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>1,329</b>	<b>\$1,553,500.00</b>
Received during the year from members in Iowa:		
Mortuary, \$12,952.84; emergency, \$863.53; general, \$3,454.14; total, \$17,270.51.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	22	\$38,033.34
Claims (face value) incurred during the year.....	300	416,500.00
<b>Totals</b> .....	<b>322</b>	<b>\$454,533.34</b>
Claims paid during the year.....	292	386,849.72
<b>Balance</b> .....	<b>30</b>	<b>\$67,683.62</b>
Saved by compromising or scaling down claims during the year .....	0	19,183.62
<b>Claims unpaid December 31, 1911</b> .....	<b>30</b>	<b>\$48,500.00</b>

## Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	10	\$14,000.00
<b>Totals</b> .....	<b>10</b>	<b>\$14,000.00</b>
Claims paid during the year.....	9	10,650.00
<b>Balance</b> .....	<b>1</b>	<b>\$3,350.00</b>
Saved by compromising or scaling down claims during the year .....	0	350.00
<b>Claims rejected during the year</b> .....	<b>1</b>	<b>\$3,000.00</b>



## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## FRATERNAL BANKERS' RESERVE SOCIETY, CEDAR RAPIDS, IOWA

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, R. A. Moses.

Secretary, R. D. Taylor.

Incorporated Dec. 15, 1900.

Commenced Business Jan. 26, 1901.

Home Office, cor. 3d St. and 3d Ave., Cedar Rapids, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$1,834.89	\$42,111.27	\$182.21	\$44,128.37

## Income

Membership fees actually received	-----	-----	\$301.60	\$301.60
Assessments or premiums during first 12 months	\$4,562.07	-----	13,686.16	18,248.23
All other assessments or premiums	42,785.70	-----	20,377.51	63,113.21
<b>Total received from members</b>	<b>\$47,297.77</b>	<b>-----</b>	<b>\$34,365.27</b>	<b>\$81,663.04</b>
Interest on mortgage loans	-----	\$1,554.00	-----	1,554.00
Sale of lodge supplies	-----	-----	287.81	287.81
<b>Total income</b>	<b>\$47,297.77</b>	<b>\$1,554.00</b>	<b>\$34,653.08</b>	<b>\$83,504.85</b>

## Disbursements

	Mortuary Funds	Emergency Funds	Expense Funds	Total
Death claims	\$42,380.24	-----	-----	-----
Permanent disability claims	4,565.06	-----	-----	-----
Sick and accident claims	1,254.35	-----	-----	-----
<b>Total benefits paid</b>	<b>\$48,199.65</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>
Commissions and fees paid to deputies and organizers	-----	-----	\$14,371.80	-----
Salaries of deputies and organizers	-----	-----	1,024.00	-----
Salaries of managers or agents not deputies or organizers	-----	-----	1,200.00	-----

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries of officers and trustees, No. 2	-----	-----	3,000.00	-----
Other compensation of officers and trustees	-----	-----	303.20	-----
Salaries of office employes, No. 5	-----	-----	3,846.67	-----
Salaries and fees paid to supreme medical examiners	-----	-----	1,200.00	-----
Salaries and fees paid to subordinate medical examiners	-----	-----	1,406.00	-----
Traveling and other expenses of officers, trustees and committees	-----	-----	2,095.60	-----
Insurance department fees	-----	-----	324.99	-----
Rent	-----	-----	1,365.00	-----
Advertising, printing and stationery	-----	-----	786.88	-----
Postage, express, telegraph and telephone	-----	-----	539.48	-----
Lodge supplies	-----	-----	410.53	-----
Official publication	-----	-----	837.11	-----
Legal expense in litigating claims	-----	-----	220.75	-----
Furniture and fixtures	-----	-----	280.70	-----
All other disbursements	-----	-----	701.80	-----
<b>Total disbursements</b>	<b>-----</b>	<b>-----</b>	<b>\$82,134.16</b>	<b>\$82,134.16</b>
<b>Balance</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$45,499.06</b>

## Ledger Assets

Mortgage loans on real estate	\$	32,250.00
Deposited in trust companies and banks on interest		3,000.00
Cash in association's office, \$661.77; deposited in banks (not on interest), \$3,100.81		3,762.58
Organizers' balances		6,486.48
<b>Total ledger assets</b>		<b>\$45,499.06</b>

## Non-Ledger Assets

Interest and rents due and accrued		1,173.67
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		7,226.06
All other assets, viz— Furniture and fixtures		1,000.00
<b>Gross assets</b>	<b>\$</b>	<b>54,899.39</b>

## Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$	6,486.48
Other items, viz— Furniture and fixtures		1,000.00
<b>Total admitted assets</b>	<b>\$</b>	<b>47,412.91</b>

**Liabilities**

Death claims reported but not yet adjusted, No. 6.. \$	5,828.25	
Total death claims.....		\$ 5,828.25
Permanent disability claims resisted, No. 1.....	\$ 429.25	
Total permanent disability claims.....		429.25
Total unpaid claims.....		\$ 6,257.50
All other liabilities, viz—		
Promotion fund .....	8,400.00	
Total liabilities .....		\$ 14,657.50

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	7,020	\$9,096,400.00
Benefit certificates written during the year.....	2,015	2,552,200.00
Totals .....	9,035	\$11,648,600.00
Deduct terminated or decreased during the year.....	1,774	2,097,900.00
Total benefit certificates in force December 31, 1911 .....	7,261	\$9,550,700.00

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	5,079	\$6,288,400.00
Benefit certificates written during the year.....	805	1,041,900.00
Totals .....	5,974	\$7,330,300.00
Deduct terminated or decreased during the year.....	988	1,096,600.00
Total benefit certificates in force December 31, 1911 .....	4,986	\$6,233,700.00
Received during the year from members in Iowa:		
Mortuary, \$36,863.57; expense, \$22,076.25; total, \$58,939.82.		

**Exhibit of Death Claims****Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	7	\$5,804.38
Claims (face value) incurred during the year.....	49	43,478.17
Totals .....	56	\$49,282.55
Claims paid during the year.....	50	42,380.24
Balance .....	6	\$6,902.31
Saved by compromising or scaling down claims during the year .....	0	1,074.06
Claims unpaid December 31, 1910.....	6	\$5,828.25

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	4	\$3,317.32
Claims (face value) incurred during the year.....	37	32,786.17
Totals .....	41	\$36,103.49
Claims paid during the year.....	37	31,937.99
Balance .....	4	\$4,165.50
Claims unpaid December 31, 1911.....	4	\$4,165.50

**Exhibit of Permanent Disability Claims****Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	4	\$1,888.68
Claims incurred during the year.....	6	3,639.18
Totals .....	10	\$5,527.86
Claims paid during the year.....	8	4,565.06
Balance .....	2	\$662.80
Claims unpaid December 31, 1911.....	1	429.25

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	3	\$1,454.03
Claims incurred during the year.....	4	2,306.93
Totals .....	7	\$3,760.96
Claims paid during the year.....	6	3,227.41
Balance .....	1	\$533.55

**Exhibit of Sick and Accident Claims****Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$143.82
Claims incurred during the year.....	13	1,110.53
Totals .....	14	\$1,254.35
Claims paid during the year.....	14	1,254.35

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$143.82
Claims incurred during the year.....	10	950.72
Totals .....	11	\$1,103.54
Claims paid during the year.....	11	1,103.54

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## THE HOMESTEADERS

Organized under the laws of the State of Iowa, made to the Auditor of

State of the State of Iowa, pursuant to the laws thereof.

President, Geo. A. Young.

Secretary, A. H. Corey.

Incorporated Jan. 25, 1906.

Commenced Business Feb. 13, 1906.

Home Office, Securities Building, Des Moines, Iowa.

## Balance From Previous Year

## Surplus

Balance from previous year	\$61,782.73	benefit	\$5,200.30	\$66,983.03
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## Income

	Mortuary Funds	Surplus Benefit	Expense Funds	Total
Membership fees actually received cert. fees.....	-----	-----	\$4,108.00	\$4,108.00
Assessments or premiums during first 12 months...	\$151,070.12	-----	-----	151,070.12
All other assessments or premiums .....	-----	-----	70,905.98	70,905.98
Dues and per capita tax....	-----	-----	118.69	118.60
Medical examiners' fees actually received .....	-----	-----	9.00	9.00
Other payments by members, viz—				
Extension fund fees....	-----	-----	9,544.50	9,544.50
<b>Total received from members .....</b>	<b>\$151,070.12</b>	<b>-----</b>	<b>\$84,686.08</b>	<b>\$235,956.20</b>
Deduct payments returns to applicants and members .....	-----	-----	124.55	124.55
<b>Net amount received from members ...</b>	<b>\$151,070.12</b>	<b>-----</b>	<b>\$84,561.53</b>	<b>\$235,631.65</b>
Interest on mortgage loans .....	-----	60.00	-----	60.00
Interest from all other sources .....	1,779.20	-----	-----	1,779.20
Gross rents from association's property .....	-----	-----	24.00	24.00
Sale of lodge supplies.....	-----	-----	1,143.18	1,143.18
From all other sources, viz:				
Miscellaneous income ..	-----	-----	2,379.07	2,379.07
<b>Total income .....</b>	<b>\$152,849.32</b>	<b>\$60.00</b>	<b>\$88,107.78</b>	<b>\$241,017.10</b>

## THE HOMESTEADERS

## Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims .....	\$108,846.13	-----	\$108,846.13
Permanent disability claims .....	1,314.47	-----	1,314.47
Accident claims .....	4,735.50	-----	4,735.50
<b>Total benefits paid...</b>	<b>\$114,896.10</b>	<b>-----</b>	<b>\$114,896.10</b>
Commissions and fees paid to deputies and organizers .....	-----	\$36,896.66	36,896.66
Salaries of deputies and organizers .....	-----	6,357.43	6,357.43
Salaries of officers and trustees No. 12.....	-----	8,751.04	8,751.04
Salaries and other compensation of committees....	-----	800.00	800.00
Salaries of office employees, No. 10 .....	-----	8,849.95	8,849.95
Other compensation of office employees .....	-----	92.09	92.09
Salaries and fees paid to supreme medical examiners .....	-----	11.50	11.50
Traveling and other expenses of officers, trustees and committees....	-----	2,258.40	2,258.40
Insurance department fees.....	-----	545.14	545.14
Rent .....	-----	1,784.37	1,784.37
Advertising, printing and stationery .....	-----	2,784.03	2,784.03
Postage, express, telegraph and telephone .....	-----	2,142.99	2,142.99
Lodge supplies .....	-----	567.73	567.73
Official publication .....	-----	4,315.54	4,315.54
Legal expense in litigating claims .....	-----	1,192.58	1,192.58
Other legal expenses.....	-----	900.00	900.00
Furniture and fixtures.....	-----	365.68	365.68
All other disbursements....	-----	16,489.02	16,489.02
<b>Total disbursements....</b>	<b>-----</b>	<b>\$210,000.25</b>	<b>\$210,000.25</b>
<b>Balance .....</b>	<b>-----</b>	<b>\$97,999.88</b>	<b>\$97,999.88</b>

## Ledger Assets

Mortgage loans on real estate.....	\$	32,600.00
Deposited in trust companies and banks on interest .....		38,768.60
Cash in association's office, \$661.80; deposited in banks (not on interest).....		25,969.48
<b>Total ledger assets.....</b>	<b>\$</b>	<b>97,999.88</b>

## IOWA INSURANCE REPORT

## Non-Ledger Assets

Interest due and accrued.....	626.83
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	22,000.00
All other assets, viz—	
Due from homesteads on account.....	\$ 736.43
Furniture and fixtures.....	3,602.59
Stationery and supplies.....	2,260.56
Organizers balance.....	1,780.16
	8,379.74
Gross assets.....	\$ 129,006.45

## Deduct Assets Not Admitted

Other items, viz—	
Due from homesteads on account.....	\$ 736.43
Furniture and fixtures.....	3,602.59
Stationery and supplies.....	2,260.56
Organizers' balance.....	1,780.16
	8,379.74
Total admitted assets.....	\$ 120,626.71

## Liabilities

Death claims reported but not yet adjusted, No. 8... \$	9,147.62
Total death claims.....	\$ 9,147.62
Accident claims reported but not yet adjusted, No. 4 \$	139.88
Total sick and accident claims.....	139.88
Total unpaid claims.....	\$ 9,287.50
Salaries, rents, expenses, commissions, etc., due or accrued.....	6,780.67
All other liabilities, viz—	
Waived salary and per diem, \$4,903.70 and money advanced by supreme officers, \$38,500.00 to promote the society not considered a legal liability on the benefit fund of the society.	
Total liabilities.....	\$ 16,068.17

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	14,156	\$19,338,500.00
Benefit certificates written during the year.....	4,699	6,876,500.00
Benefit certificates increased during the year.....	0	92,000.00
Totals.....	18,855	\$26,307,000.00
Deduct terminated or decreased during the year.....	3,420	4,970,500.00
Total benefit certificates in force December 31, 1911.....	15,435	\$21,336,500.00

## THE HOMESTEADERS

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	6,265	\$7,898,000.00
Benefit certificates written during the year.....	1,123	1,424,500.00
Benefit certificates increased during the year.....	0	28,000.00
Totals.....	7,388	\$9,350,500.00
Deduct terminated or decreased during the year.....	831	1,021,500.00
Total benefit certificates in force December 31, 1911.....	6,557	\$8,329,000.00
Received during the year from members in Iowa:		
Mortuary, \$65,517.12; expense, \$23,315.23; total, \$88,832.35.		

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement	14	\$13,872.95	
Claims (face value) incurred during the year.....	100	105,465.12	
Totals.....	114	\$119,338.07	
Claims paid during the year.....	105	108,846.13	
Balance.....	9	\$10,491.94	
Saved by compromising or scaling down claims during the year.....	0	574.00	
Claims rejected during the year.....	1	770.32	
Claims unpaid December 31, 1911.....	8	\$9,147.62	

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement.....	2	\$1,459.94
Claims (face value) incurred during the year.....	39	39,137.29
Totals.....	41	\$40,597.73
Claims paid during the year.....	39	38,543.43
Balance.....	2	\$2,054.30

## Exhibit of Permanent Disability Claims

Total Claims		Number	Amount
Claims incurred during the year.....	2	\$1,314.47	
Totals.....	2	\$1,314.47	
Claims paid during the year.....	2	1,314.47	

## Exhibit of Accident Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement	2	\$154.80	
Claims incurred during the year.....	72	4,720.58	
Totals.....	74	\$4,875.38	
Claims paid during the year.....	70	4,735.50	
Claims unpaid December 31, 1911.....	4	\$139.88	

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		1	\$81.30
Claims incurred during the year		27	1,544.63
<b>Totals</b>		<b>28</b>	<b>\$1,625.98</b>
Claims paid during the year		25	1,507.05
Claims unpaid December 31, 1911		3	\$118.93

**ANNUAL STATEMENT**

For the year ending December 31, 1911, of the

**IOWA LEGION OF HONOR.**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. N. Helm. Secretary, J. H. Helm.  
 Incorporated March 19, 1879. Commenced Business March, 1879.  
 Home Office, 201-3 Masonic Temple, Cedar Rapids, Iowa.

**Balance From Previous Year**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$1,647.11	-----	\$379.17	\$2,026.28

**Income**

Assessments or premiums during first 9 months	-----	-----	\$348.80	\$348.80
All other assessments or premiums	\$76,970.10	-----	-----	76,970.10
Dues and per capita tax	-----	-----	8,886.80	8,886.80

Total received from members	\$76,970.10	-----	\$9,235.60	\$86,205.70
Less: Sale of lodge supplies	-----	-----	101.25	101.25
<b>Total income</b>	<b>\$76,970.10</b>	<b>-----</b>	<b>\$9,134.35</b>	<b>\$86,104.45</b>

**Disbursements**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$75,828.75	-----	-----	\$75,828.75
Total benefits paid	\$75,828.75	-----	-----	\$75,828.75
Commissions and fees paid to deputies and organizers	-----	-----	\$105.00	-----
Salaries of deputies and organizers	-----	-----	4,889.53	-----
Salaries of officers and trustees, No. 1	-----	-----	2,350.00	-----

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Salaries and other compensation of committees	-----	-----	100.00	-----
Salaries and fees paid to supreme medical examiners	-----	-----	46.50	-----
Traveling and other expenses of officers, trustees and committees	-----	-----	56.26	-----
Insurance department fees	-----	-----	25.00	-----
Rent	-----	-----	420.00	-----
Advertising, printing and stationery	-----	-----	68.70	-----
Postage, express, telegraph and telephone	-----	-----	307.86	-----
Lodge supplies	-----	-----	49.38	-----
Official publication	-----	-----	550.41	-----
Legal expense in litigating claims	-----	-----	18.00	-----
All other disbursements	-----	-----	55.60	-----
<b>Total disbursements</b>	<b>-----</b>	<b>-----</b>	<b>\$85,080.99</b>	<b>-----</b>
Balance	-----	-----	-----	\$1,225.96

**Ledger Assets**

Cash in association's office, \$1,869.02; deposited in banks (not on interest), \$1,383.22	\$	3,252.24
<b>Total ledger assets</b>	<b>\$</b>	<b>3,252.24</b>

**Non-Ledger Assets**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	6,414.15
Grand lodge dues	769.60
<b>Gross assets</b>	<b>\$ 10,435.99</b>

**Liabilities**

Death claims due and unpaid, No. 7	\$ 8,643.70
Death claims reported but not yet adjusted, No. 50	63,138.90
<b>Total death claims</b>	<b>\$ 71,782.60</b>
Salaries, rents, expenses, commissions, etc., due or accrued	231.75
<b>Total liabilities</b>	<b>\$ 72,014.35</b>

**Exhibit of Certificates**

**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	2,453	\$3,862,000.00
Benefit certificates written during the year	172	102,000.00
Benefit certificates increased during the year	0	500.00
<b>Totals</b>	<b>2,625</b>	<b>\$3,964,500.00</b>
Deduct terminated or decreased during the year	400	377,500.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>2,225</b>	<b>\$3,587,000.00</b>

## IOWA INSURANCE REPORT

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	2,453	\$3,862,000.00
Benefit certificates written during the year.....	172	102,000.00
Benefit certificates increased during the year.....	0	500.00
<b>Totals</b> .....	<b>2,625</b>	<b>\$3,964,500.00</b>
Deduct terminated or decreased during the year.....	400	377,500.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>2,225</b>	<b>\$3,587,000.00</b>
Received during the year from members in Iowa: Mortuary, \$76,970.10; expense, \$9,235.60; total, \$86,205.70.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	52	\$62,714.85
Claims (face value) incurred during the year.....	69	84,896.50
<b>Totals</b> .....	<b>121</b>	<b>\$147,611.35</b>
Claims paid during the year.....	64	75,828.75
<b>Balance</b> .....	<b>57</b>	<b>\$71,782.60</b>
Claims unpaid December 31, 1911.....	57	\$71,782.60

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	52	\$62,714.85
Claims (face value) incurred during the year.....	69	84,896.50
<b>Totals</b> .....	<b>121</b>	<b>\$147,611.35</b>
Claims paid during the year.....	64	75,828.75
<b>Balance</b> .....	<b>57</b>	<b>\$71,782.60</b>
Claims unpaid December 31, 1911.....	57	\$71,782.60

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

KATOLICKY DELNIK (CATHOLIC WORKMAN), NEW PRAGUE, MINN.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, John M. Jirousek.  
Incorporated Dec. 22, 1891.Secretary, Thos. G. Hovorka.  
Commenced Business Dec. 22, 1891.

Home Office, New Prague, Minn.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$3,645.95	\$100,039.07	\$918.93	\$104,603.95
<b>Income</b>				
Membership fees actually received .....		\$551.20		\$551.20
All other assessments or premiums .....	\$45,466.55			45,466.55
Dues and per capita tax.....			\$5,532.50	5,532.50
Certificates and diplomas.....			276.50	276.50
<b>Total received from members</b> .....	<b>\$45,466.55</b>	<b>\$551.20</b>	<b>\$5,809.00</b>	<b>\$51,826.75</b>
Interest on mortgage loans .....		4,908.47		4,908.47
Interest from all other sources .....		335.98		335.98
Sale of lodge supplies.....			43.05	43.05
<b>Total income</b> .....	<b>\$49,112.50</b>	<b>\$105,834.72</b>	<b>\$6,770.98</b>	<b>\$161,718.20</b>

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$34,000.00			\$34,000.00
<b>Total benefits paid</b> .....	<b>\$34,000.00</b>			<b>\$34,000.00</b>
Commissions and fees paid to deputies and organizers .....			\$45.00	
Salaries of officers and trustees No. 10.....			2,451.70	
Insurance department fees.....			176.20	
Rent .....			98.00	

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Advertising, printing and stationery .....	-----	-----	275.17	-----
Postage, express, telegraph and telephone .....	-----	-----	243.86	-----
Official publication .....	-----	-----	84.00	-----
Expense of supreme lodge meeting .....	-----	-----	2,253.27	-----
Furniture and fixtures.....	-----	-----	39.50	-----
All other disbursements....	-----	-----	162.45	5,829.15
<b>Total disbursements.</b> .....	-----	-----	-----	<b>\$39,829.15</b>
<b>Balance</b> .....	-----	-----	-----	<b>\$121,889.05</b>

**Ledger Assets**

Mortgage loans on real estate.....	\$ 108,050.00
Cash in association's office.....	13,839.05
<b>Total ledger assets</b> .....	<b>\$ 121,889.05</b>

**Non-Ledger Assets**

Interest and rents due and accrued.....	2,273.55
Office furniture, fixtures and supplies.....	1,440.00
<b>Gross assets</b> .....	<b>\$ 125,602.60</b>

**Deduct Assets Not Admitted**

Office furniture, etc.....	1,440.00
<b>Total admitted assets</b> .....	<b>\$ 124,162.60</b>

**Liabilities**

Death claims adjusted not yet due, No. 3.....	\$ 3,000.00
Death claims reported but not yet adjusted, No. 1....	1,000.00
<b>Total death claims</b> .....	<b>\$ 4,000.00</b>
<b>Total liabilities</b> .....	<b>\$ 4,000.00</b>

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	3,825	\$4,213,000.00
Benefit certificates written during the year.....	211	210,000.00
Benefit certificates increased during the year.....	0	11,000.00
<b>Totals</b> .....	<b>3,836</b>	<b>\$4,434,000.00</b>
Deduct terminated or decreased during the year.....	125	131,500.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>3,711</b>	<b>\$4,302,500.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	267	\$323,000.00
Benefit certificates written during the year.....	12	12,000.00
Benefit certificates increased during the year.....	0	500.00
<b>Totals</b> .....	<b>279</b>	<b>\$335,500.00</b>
Deduct terminated or decreased during the year.....	7	9,000.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>272</b>	<b>\$326,500.00</b>
Received during the year from members in Iowa: Mortuary, \$3,432.54; reserve, \$26.90; expense, \$427.20; total, \$3,886.64.		

**Exhibit of Death Claims**

	Number	Amount
<b>Total Claims</b>		
Claims unpaid December 31, 1910, as per last statement.....	1	\$500.00
Claims (face value) incurred during the year.....	37	37,500.00
<b>Totals</b> .....	<b>38</b>	<b>\$38,000.00</b>
Claims paid during the year.....	34	34,000.00
<b>Balance</b> .....	<b>4</b>	<b>\$4,000.00</b>
Claims unpaid December 31, 1911.....	4	4,000.00

**Iowa Claims**

	Number	Amount
Claims (face value) incurred during the year.....	3	\$3,000.00
<b>Totals</b> .....	<b>3</b>	<b>\$3,000.00</b>
Claims paid during the year.....	2	2,000.00
<b>Balance</b> .....	<b>1</b>	<b>\$1,000.00</b>
Claims unpaid December 31, 1911.....	1	1,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## KNIGHTS OF COLUMBUS

Organized under the laws of the State of Connecticut, made to the Auditor  
State of the State of Iowa, pursuant to the laws thereof.President, James A. Flaherty.  
Incorporated March 29, 1882.Secretary, Wm. J. McGinley.  
Commenced Business Feb. 2, 1882.

Home Office, 956 Chapel St., New Haven, Conn.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$50,000.00	\$3,259,234.35	\$17,716.44	\$3,326,950.79
<b>Income</b>				
All other assessments or premiums	\$947,079.16			947,079.16
Dues and per capita tax			180,753.36	180,753.36
Medical examiners' fees ac- tually received			6,127.83	6,127.83
Other payments by mem- bers, viz—				
Additional bonding of council officers			52.52	52.52
Fees for final with- drawal cards			500.65	500.65
Total received from members	\$947,079.16		\$187,434.36	\$1,134,513.52
Interest on mortgage loans		\$16,067.50		16,067.50
Interest on bonds and divi- dends on stocks		105,590.76		105,590.76
Interest from all other sources	1,756.39	2,324.41	815.48	4,896.28
Gross rents from associa- tion's property, includ- ing \$3,600.00 for associa- tion's occupancy of its own buildings				15,379.50
Sale of lodge supplies			16,022.71	16,022.71
Transferred from special popes and science fund (non-ledger account)			6,629.91	6,629.91
From all other sources, viz: Income from advertising in off. pub.			9,045.29	9,045.29

## KNIGHTS OF COLUMBUS

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Gross increase by ad- justment in book value of bonds		2,825.42		2,825.42
Refund insurance dept. fees			113.00	113.00
Refund post. tel. telp. and express			6.98	6.98
Refund bonding sub. co's officers			150.89	150.89
Refund sup. and sub. co's supplies			20.51	20.51
Refund governing gov. bodies and organiza- tion			528.56	528.56
Refund state and district deputies and furni- ture and fixtures			30.85	30.85
Refund clerk hire sup. office act. fourth de- gree			1,040.00	1,040.00
Mortuary reserve fund				1,545.00
Building funds				15,379.50
Total income	\$948,835.55	\$126,808.09	\$221,838.54	\$1,314,406.68

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$647,688.33			\$647,688.33
Total benefits paid	\$647,688.33			\$647,688.33
Salaries of managers or agents not deputies or organizers			\$2,100.00	2,100.00
Salaries of officers and trustees, No. 4			13,166.72	13,166.72
Other compensation of of- ficers and trustees			2,615.00	2,615.00
Salaries and other compen- sation of committees			2,564.96	2,564.96
Salaries of office employes, No. 39			27,507.90	27,507.90
Salaries and fees paid to supreme medical exam- iners			6,098.50	6,098.50
Traveling and other ex- penses of officers, trus- tees and committees			12,569.39	12,569.39
Insurance department fees. Rent including \$3,600.00 for association's occupancy of its own buildings			1,501.87	1,501.87
Advertising, printing and stationery			3,600.00	3,600.00
Postage, express, telegraph and telephone			5,826.26	5,826.26
Lodge supplies			7,300.98	7,300.98
Legal expenses	7,500.00	6,000.00	7,823.44	7,823.44
Official publication			51,670.39	51,670.39



## IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Accrued interest included in cost of bonds purchased during 1911 and since written off	4,161.37	200.10	-----	4,361.47
Decrease by adjustment in book value of bonds	1,229.33	210.33	-----	1,439.66
Expenses of supreme lodge meeting	-----	-----	-----	20,902.98
Legal expense in litigating claims	-----	-----	-----	954.35
Other legal expenses	-----	-----	-----	5,677.43
Furniture and fixtures	-----	-----	-----	824.25
Taxes, repairs and other expenses on real estate (building fund)	-----	-----	-----	8,464.80
All other disbursements	-----	-----	-----	52,292.26
Total disbursements	-----	-----	-----	\$ 900,450.94
Balance	-----	-----	-----	3,740,906.53

## Ledger Assets

Book value of real estate	\$ 191,642.24
Mortgage loans on real estate	353,000.00
Book value of bonds and stock	3,047,038.91
Deposited in trust companies and banks on interest	145,099.19
Cash in association's office, deposited in banks (not on interest)	4,126.19
Total ledger assets	\$3,740,906.53

## Non-Ledger Assets

Interest and rents due and accrued	\$ 47,294.22
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	529.48
All other assets, viz—	
Furniture and fixtures	\$ 10,892.46
Supplies (inventory)	5,983.53
Per capita tax due from sub. co's	2,308.79
Supreme physician fees due from sub. co's	224.64
Supplies due from subs. co's	643.39
	20,052.81
Gross assets	\$ 3,808,783.04

## Deduct Assets Not Admitted

Book value of real estate over market value	\$ 14,992.24
Book value of bonds and stocks over market value	173,832.11
Other items, viz—	
Furniture and fixtures	10,892.46
Supplies (inventory)	5,983.53
Per capita tax, supreme physician's fees and supplies due from sub. co's	3,176.82
Overdue and accrued interest on bonds in default	8,080.00
	\$ 216,957.16
Total admitted assets	\$ 3,591,825.88

## KNIGHTS OF COLUMBUS

Liabilities	
Death claims due and unpaid, No. 7	\$ 7,333.35
Death claims resisted, No. 7	7,000.00
Death claims reported but not yet adjusted, No. 62	62,000.00
Total death claims	\$ 76,333.35
Total unpaid claims	\$ 76,333.35
Salaries, rents, expenses, commissions, etc., due or accrued	3,448.28
Total liabilities	\$ 79,781.63

## Exhibit of Certificates

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	79,925	\$83,387,000.00
Benefit certificates written during the year	10,526	11,282,000.00
Totals	90,451	\$94,669,000.00
Deduct terminated or decreased during the year	4,194	4,386,000.00
Total benefit certificates in force December 31, 1911	86,257	\$90,283,000.00

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	1,847	\$1,956,000.00
Benefit certificates written during the year	511	544,000.00
Totals	2,358	\$2,500,000.00
Deduct terminated or decreased during the year	137	141,000.00
Total benefit certificates in force December 31, 1911	2,221	\$2,359,000.00
Received during the year from members in Iowa:		
Mortuary, \$22,211.08; expense, \$6,320.37; total, \$28,531.45.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	96	\$101,066.68
Claims (face value) incurred during the year	603	624,305.00
Totals	699	\$725,371.68
Claims paid during the year	623	647,688.33
Balance	76	78,283.35
Saved by compromising or scaling down claims during the year		1,950.00
Claims unpaid December 31, 1911	76	76,333.35

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910 as per last statement		\$ 333.33
Claims (face value) incurred during the year	7	7,000.00
Totals	7	\$7,333.33
Claims paid during the year	7	7,333.33

## ANNUAL STATEMENT

## KNIGHTS AND LADIES OF HONOR

For the year ending December 31, 1911, of the

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Geo. D. Tait. Secretary, Walter W. Connel.  
Incorporated April, 1878. Commenced business September, 1877.

Home Office, 429 N. Penn St., Indianapolis, Ind.

## Balance From Previous Year

	Mortuary Funds	Old Age Benefit Funds	Expense Funds	Total
Balance from previous year	\$358,650.66	\$63,763.88	\$90,403.15	\$512,817.69
<b>Income</b>				
Membership fees actually received			\$172.00	\$172.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$25,558.89		25,558.80	51,117.69
All other assessments or premiums	1,536,087.50		97,093.35	1,633,180.85
Dues and per capita tax			20,585.71	20,585.71
Other payments by members, viz:				
Re-issue of policies			1,143.00	1,143.00
Total received from members	\$1,582,246.30		\$144,552.86	\$1,726,799.16
Deduct payments returns to applicants and members			4.40	4.40
Net amount received from members	\$1,582,246.30		\$144,548.46	\$1,726,794.76
Interest on bonds	11,830.00			11,830.00
Interest from all other sources	2,598.87	1,273.45	308.61	4,175.93
Gross rents from association's property, including \$2,500 for association's occupancy of its own buildings			3,384.00	3,384.00
Sale of lodge supplies			1,112.68	1,112.68
From all other sources			4,297.46	4,297.46
Total income	\$1,596,675.17	\$1,273.45	\$153,645.61	\$1,751,594.23

## KNIGHTS AND LADIES OF HONOR

## Disbursements

	Mortuary Funds	Old Age Benefit Funds	Expense Funds	Total
Death claims	\$1,555,570.69			\$1,555,570.69
Old age benefits		\$1,200.00		1,200.00
Total benefits paid	\$1,555,570.69	\$1,200.00		\$1,556,770.69
Commissions and expenses paid to deputies, organizers and lodges			28,498.25	28,498.25
Salaries of deputies and organizers			74,097.01	74,097.01
Salaries of officers and trustees, No. 2			13,000.00	13,000.00
Salaries and other compensation of committees			225.00	225.00
Salaries of office employees, No. 20			16,371.19	16,371.19
Salaries and fees paid to supreme medical examiners			4,000.00	4,000.00
Traveling and other expenses of officers, trustees and committees			1,002.81	1,002.81
Insurance department fees			354.25	354.25
Rent including \$2,500 for association's occupancy of its own buildings			2,500.00	2,500.00
Advertising, printing and stationery			3,954.61	3,954.61
Postage, express, telegraph and telephone			4,445.68	4,445.68
Lodge supplies			2,222.61	2,222.61
Official publication			6,918.19	6,918.19
Expense of supreme lodge meeting			4,718.11	4,718.11
Legal expense in litigating claims			391.70	391.70
Other legal expenses			7,547.92	7,547.92
Taxes, repairs and other expenses on real estate			3,045.52	3,045.52
All other disbursements			17,127.22	17,127.22
Loss on ledger assets	498.40			498.40
Transfer from exp. fund to mortuary fund	1,420.90			
Deduct for trans. from expense fund to mort. fund			1,420.90	
Total disbursements	\$1,557,480.99	\$1,200.00	\$188,998.27	\$1,747,688.26
Balance	400,677.64	63,837.33	52,208.69	516,723.66

## Ledger Assets

Book value of real estate	\$ 63,151.13
Book value of bonds	326,923.05
Deposited in trust companies and banks on interest	116,606.48
Other ledger assets, viz:	
Deposits to secure appeal bonds	3,200.00
Office furniture and fixtures	6,843.00
Total ledger assets	\$ 516,723.66

## IOWA INSURANCE REPORT

## Non-Ledger Assets

Interest and rents due and accrued.....	\$ 4,231.31
Market value of real estate over book value.....	19,698.87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	138,600.00
All other assets, viz.:	
Supplies on hand .....	2,100.57
	<u>\$ 161,129.77</u>
Gross assets .....	\$ 680,853.43

## Deduct Assets Not Admitted

Book value of bonds over market value.....	\$ 4,583.05
Other items, viz.:	
Office furniture and fixtures .....	6,843.00
Supplies on hand .....	2,199.57
	<u>\$ 13,625.62</u>
Total admitted assets .....	\$ 667,227.81

## Liabilities

Death claims adjusted not yet due, No. 20.....	\$ 20,166.66
Death claims resisted, No. 6.....	4,833.34
Death claims reported but not yet adjusted, No. 125.....	125,994.08
Total death claims.....	<u>\$ 150,994.08</u>
Total unpaid claims .....	\$ 150,994.08
Salaries, rents, expenses, commissions, etc., due or accrued .....	847.88
Total liabilities .....	<u>\$ 151,841.96</u>

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	73,077	\$70,998,250.00
Benefit certificates written during the year.....	7,542	4,654,250.00
Totals .....	80,619	\$75,652,500.00
Deduct terminated or decreased during the year.....	9,342	7,409,750.00
Total benefit certificates in force December 31, 1911 .....	71,277	\$68,242,750.00

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	179	\$128,500.00
Benefit certificates written during the year.....	281	165,750.00
Totals .....	460	\$294,250.00
Deduct terminated or decreased during the year.....	207	128,000.00
Total benefit certificates in force December 31, 1911 .....	253	\$166,250.00
Received during the year from members in Iowa:		
Mortuary, \$2,960.90; expense, \$408.32; total, \$3,369.42.		

## THE KNIGHTS OF THE MACCABEES OF THE WORLD 65

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	204	\$ 214,874.98
Claims (face value) incurred during the year.....	1,377	1,502,166.57
Totals .....		
Claims paid during the year.....	1,581	\$1,717,041.55
Balance .....	1,418	1,553,370.69
Saved by compromising or scaling down claims during the year .....	163	\$161,470.86
Claims rejected during the year.....	12	3,726.79
		6,749.90
Claims unpaid December 31, 1911.....	151	\$150,994.08

## Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	5	\$6,166.66
Totals .....	5	6,166.66
Claims paid during the year.....	5	6,166.66

## ANNUAL STATEMENT

For the year ending December 31, 1911, of

## THE KNIGHTS OF THE MACCABEES OF THE WORLD

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President D. P. Markey.

Secretary, L. E. Sisler.

Incorporated September 11, 1885.

Re-incorporated Aug. 31, 1894; Nov. 7, 1895; Aug. 18, 1899; July 22, 1901; July 26, 1904.

Commenced business September 1, 1883.

Home Office, 1021 Woodward Avenue, Detroit, Michigan.

## Balance From Previous Year

Balance	from previous year	Convention Funds	Mortuary Funds	Reserve Funds	Relief No. 1 Funds
		\$17,500.00	\$415,808.82	\$9,172,422.21	\$108,180.22

## IOWA INSURANCE REPORT

	Income			
	Convention Funds	Mortuary Funds	Reserve Funds	Relief No.1 Funds
Assessments or premiums during first 12 months	-----	\$91,320.00	-----	\$2,524.00
All other assessments or premiums	-----	3,820,804.32	-----	29,990.10
Total received from members	-----	\$3,912,124.32	-----	\$32,514.10
Deduct payments returns to applicants and members	-----	3,714.39	-----	-----
Net amount received from members	-----	\$3,908,410.13	-----	\$32,514.10
Interest on bonds and dividends on stocks	-----	456,924.37	-----	1,852.40
Interest from all other sources	436.09	15,631.73	-----	3,515.66
Gross rents from association's property, including \$3,000 for association's occupancy of its own buildings	-----	3,000.00	-----	-----
From all other sources, viz:				
Refund on acct. 1908-1909 legal claims	-----	16.00	-----	-----
Refund Thompson deficit	-----	15,000.00	-----	-----
Profit on bond sales	-----	-----	3,662.19	-----
Discount on bonds	-----	-----	2,145.65	-----
Total income	\$436.09	\$4,398,982.23	\$5,807.84	\$37,882.16
	Relief No.2 Funds	S. & A. Funds	Expense Funds	Total
Balance from previous year	\$129.31	\$27,953.83	\$87,093.67	\$9,820,688.16
Assessments or premiums during first 12 months	\$12,622.00	\$6,273.00	\$172,806.40	\$285,545.40
All other assessments or premiums	140,948.50	82,239.14	20,560.19	4,103,542.45
Dues and per capita tax	-----	-----	340,914.74	340,944.74
Total received from members	\$162,570.50	\$88,512.14	\$534,311.33	\$1,730,332.50
Deduct payments returns to applicants and members	-----	11.00	-----	3,725.90
Net amount received from members	\$162,570.50	\$88,500.54	\$534,311.33	\$4,726,306.60
Interest on bonds and dividends on stocks	-----	10,151.93	-----	468,928.70
Interest from all other sources	95.44	900.49	601.06	21,180.47
Gross rents from association's property, including \$3,000 for association's occupancy of its own buildings	-----	-----	1,500.00	4,500.00
Sale of lodge supplies	-----	-----	7,948.54	7,948.54
From all other sources, viz:				
Official publication	-----	-----	2,705.37	2,705.37
Refund for conventions	-----	-----	1,059.59	1,059.59
Refund on acct. 1908-1909 legal claims	-----	-----	-----	16.00
Refund Thompson deficit	-----	-----	-----	15,000.00

## THE KNIGHTS OF THE MACCABEES OF THE WORLD 67

	Relief No.2 Funds	S. & A. Funds	Expense Funds	Total
Profit on bond sales	-----	-----	-----	3,662.19
Discount on bonds	-----	-----	-----	2,145.65
Total income	\$102,665.94	\$99,532.96	\$548,125.80	\$5,253,453.02
	Disbursements			
	Convention Funds	Mortuary Funds	Reserve Funds	Relief No.1 Funds
Death claims	-----	\$3,390,358.19	-----	-----
Permanent disability claims	-----	211,686.07	-----	-----
Relief to distressed members	-----	-----	-----	9,415.83
Total benefits paid	-----	\$3,602,044.26	-----	\$9,415.83
Expense of supreme lodge meeting	40,067.36	-----	-----	-----
All other disbursements	-----	14,425.34	22,838.63	901.60
	Relief No.2 Funds	S. & A. Funds	Expense Funds	Total
Death claims	-----	-----	-----	\$3,390,358.19
Permanent disability claims	-----	-----	-----	211,686.07
Sick and accident claims	-----	77,591.00	-----	77,591.00
Relief to distressed members	-----	-----	-----	9,415.83
Total benefits paid	-----	\$77,591.00	-----	\$3,680,051.09
Commissions and fees paid to deputies and organizers	69,522.50	-----	108,416.23	178,168.82
Salaries of managers or agents not deputies or organizers, Pd Gt Camps	86,852.47	-----	233,736.15	290,588.62
Salaries of officers and trustees, No. 14	-----	-----	23,971.00	23,971.00
Salaries of office employes, No. 69	-----	-----	61,935.62	61,935.62
Salaries and fees paid to supreme medical examiners	-----	-----	8,573.13	8,573.13
Traveling and other expenses of officers, trustees and committees	-----	-----	3,625.14	3,625.14
Insurance department fees	-----	-----	1,568.57	1,568.57
Rent including \$3,000.00 for association's occupancy of its own buildings	-----	-----	3,630.00	3,630.00
Advertising, printing and stationery	-----	-----	16,126.79	16,126.79
Postage, express, telegraph and telephone	-----	-----	12,492.86	12,492.86
Lodge supplies	-----	-----	12,282.41	12,282.41
Official publication	-----	-----	42,949.37	42,949.37
Expense of supreme lodge meeting	-----	-----	408.89	40,476.16
Legal expense in litigating claims	4,619.49	-----	4,345.52	8,965.01
Other legal expenses	766.12	-----	9,828.77	10,594.89
Furnitures and fixtures	-----	-----	1,906.81	1,906.81
Taxes, repairs and other expenses on real estate	901.69	-----	1,484.66	1,484.08
All other disbursements	\$14,425.34	22,838.63	440.76	43,128.66
Total disbursements	-----	-----	-----	\$4,451,519.61
Balance	-----	-----	-----	\$10,631,021.57

## IOWA INSURANCE REPORT

## Ledger Assets

Book value of real estate.....	\$ 125,000.00
Book value of bonds and stocks.....	10,065,776.69
Deposited in trust companies and banks on interest	437,153.75
Cash in association's office, \$1,225.00; deposited in banks (not on interest), \$1,886.13.....	3,091.13
<b>Total ledger assets .....</b>	<b>\$ 10,631,021.57</b>

## Non-Ledger Assets

Interest and rents due and accrued.....	\$ 200,678.57
Market value of bonds and stocks over book value..	59,294.87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	349,000.00
All other assets, viz: Furniture and fixtures.....	16,701.46
<b>Gross assets .....</b>	<b>\$ 11,256,696.47</b>

## Deduct Assets Not Admitted

Other items viz.: Furniture and fixtures .....	\$ 16,701.46
<b>Total admitted assets .....</b>	<b>\$ 11,239,995.01</b>

## Liabilities

Death claims due and unpaid, No. 163.....	\$ 197,423.41
Death claims resisted, No. 13.....	27,500.00
Death claims reported but not yet adjusted, No. 77-	96,000.00
Present value of deferred death and disability claims payable in installments.....	604,044.05
<b>Total death claims .....</b>	<b>\$ 924,967.46</b>
Sick and accident claims due and unpaid, No. 60....	\$ 1,046.00
<b>Total sick and accident claims.....</b>	<b>\$ 1,046.00</b>
<b>Total unpaid claims .....</b>	<b>\$ 926,060.32</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	28,046.86
<b>Total liabilities .....</b>	<b>\$ 954,060.32</b>

## Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	270,401	\$333,525,207.00	
Benefit certificates written during the year.....	32,327	33,150,500.00	
<b>Totals .....</b>	<b>302,728</b>	<b>\$366,675,707.00</b>	
Deduct terminated or decreased during the year.....	30,944	33,010,124.79	
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>271,784</b>	<b>\$333,665,582.21</b>	

## THE KNIGHTS OF THE MACCABEES OF THE WORLD 69

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	4,886	\$5,987,500.00
Benefit certificates written during the year.....	344	376,000.00
<b>Totals .....</b>	<b>5,230</b>	<b>\$6,363,500.00</b>
Deduct terminated or decreased during the year.....	533	633,500.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>4,697</b>	<b>\$5,730,000.00</b>
Received during the year from members in Iowa: Mortuary, \$76,300.95; accident, \$663.07; expense, \$6,140.68; total, \$83,104.70.		

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement..	228	\$ 307,843.70	
Claims (face value) incurred during the year.....	2,613	3,508,889.40	
<b>Totals .....</b>	<b>2,841</b>	<b>\$3,816,733.10</b>	
Claims paid during the year.....	2,584	3,390,358.19	
<b>Balance .....</b>	<b>257</b>	<b>\$ 426,374.91</b>	
Saved by compromising or scaling down claims during the year .....		100,951.50	
Claims rejected during the year.....	4	4,500.00	
Claims unpaid December 31, 1911.....	253	320,023.41	

## Iowa Claims

Claims unpaid December 31, 1910, as per last statement..	3	\$ 5,000.00
Claims (face value) incurred during the year.....	52	79,950.00
<b>Totals .....</b>	<b>55</b>	<b>\$84,950.00</b>
Claims paid during the year.....	51	76,050.00
<b>Balance .....</b>	<b>4</b>	<b>\$ 8,900.00</b>
Saved by compromising or scaling down claims during the year .....		1,900.00
Claims unpaid December 31, 1911.....	4	7,000.00

## Exhibit of Permanent Disability Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement	955	\$ 974,342.97	
Claims incurred during the year.....	370	590,225.55	
<b>Totals .....</b>	<b>1,325</b>	<b>\$1,564,568.52</b>	
Claims paid during the year .....	268	211,686.07	
<b>Balance .....</b>	<b>1,057</b>	<b>\$1,352,882.45</b>	
Saved by compromising or scaling down claims during the year .....		65,497.44	
Claims unpaid December 31, 1911.....	1,057	\$1,118,600.11	

## IOWA INSURANCE REPORT

Iowa Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	18	\$18,875.00
Claims incurred during the year	3	15,000.00
Totals	27	\$33,875.00
Claims paid during the year	5	5,323.84
Balance	22	\$28,551.16
Saved by compromising or scaling down claims during the year		3,076.16
Claims unpaid December 31, 1911	22	\$28,550.00

## Exhibit of Sick and Accident Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	29	\$ 561.00
Claims incurred during the year	3,895	78,046.00
Totals	3,924	\$78,637.00
Claims paid during the year	3,864	77,591.00
Claims unpaid December 31, 1911	60	\$ 1,046.00

Iowa Claims	Number	Amount
Claims incurred during the year	25	\$745.00
Totals	25	\$745.00
Claims paid during the year	25	745.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## KNIGHTS OF THE MODERN MACCABEES

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, George S. Lovelace.

Secretary, A. M. Slay.

Incorporated June 11, 1881. Commenced Business June 11, 1881.

Home Office, Huron Ave., Port Huron, Mich.

## Balance From Previous Year

	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Balance from previous year	\$84,561.03	\$278,092.61	\$78,522.35	\$1,974.65

## KNIGHTS OF THE MODERN MACCABEES

	Income			
	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	-----	\$8,283.25	-----	-----
All other assessments or premiums	-----	1,394,160.96	-----	-----
Total received from members	-----	\$1,402,443.21	-----	-----
Deduct payments returns to applicants and members	-----	1,074.15	-----	-----
Net amount received from members	-----	\$1,401,369.06	-----	-----
Interest on bonds	-----	-----	\$4,939.00	-----
Interest from all other sources	-----	-----	74.66	\$8,712.72
Total income	-----	\$1,401,369.06	\$5,013.66	\$8,712.72
	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Balance from previous year	\$18,109.89	\$403.25	\$3,873.30	\$465,537.08
Membership fees actually received	-----	-----	\$7,332.07	\$7,332.07
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$11,358.50	-----	-----	19,640.75
All other assessments or premiums	21,967.35	\$7,082.15	-----	1,423,210.46
Dues and per capita tax	-----	-----	145,584.58	145,584.58
Total received from members	\$33,325.85	\$7,082.15	\$152,916.65	\$1,595,767.86
Deduct payments returns to applicants and members	-----	-----	-----	1,074.15
Net amount received from members	\$33,325.85	\$7,082.15	\$152,916.65	\$1,594,693.71
Interest on bonds	290.00	-----	-----	5,229.00
Interest from all other sources	160.58	32.10	147.93	9,127.99
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings	-----	-----	3,188.00	3,188.00
Sale of lodge supplies	-----	-----	14,215.43	14,215.43
From all other sources, viz: Borrowed	-----	-----	117,500.00	117,500.00
Total income	\$33,776.43	\$7,114.25	\$287,968.01	\$1,743,954.13

## IOWA INSURANCE REPORT

## Disbursements

	Building Funds	Mortuary Funds	Reserve Funds	Disability Funds
Death claims .....	-----	\$1,243,841.90	-----	-----
Permanent disability claims .....	-----	-----	-----	\$67,499.21
Old age benefits .....	-----	-----	-----	111,523.14
<b>Total benefits paid</b> .....	-----	\$1,243,841.90	-----	\$179,022.35
Loss on sale or maturity of ledger assets .....	-----	-----	\$2.29	-----
All other disbursements .....	-----	-----	687.74	-----
<b>Total disbursements</b> .....	-----	\$1,243,841.90	\$690.03	\$179,022.35
<b>Balance</b> .....	\$84,561.03	\$435,529.77	\$82,845.98	-\$168,334.98
	Sick and Accident Funds	Health and Accident Funds	Expense Funds	Total
Death claims .....	-----	-----	-----	\$1,243,841.90
Permanent disability claims .....	-----	-----	-----	67,499.21
Sick and accident claims .....	\$24,480.00	-----	-----	24,480.00
Old age benefits .....	-----	-----	-----	111,523.14
Health and accident .....	-----	\$4,669.63	-----	4,669.63
<b>Total benefits paid</b> .....	\$24,480.00	\$4,669.63	-----	\$1,452,013.88
Commissions, fees and salaries paid to deputies and organizers .....	-----	-----	\$63,535.26	63,535.26
Expenses of deputies and organizers .....	-----	-----	27,141.96	27,141.96
Salaries of officers and trustees, No. 14 .....	-----	-----	18,290.58	18,290.58
Salaries of office employes, No. 104 .....	-----	-----	21,935.69	21,935.69
Traveling and other ex- penses of officers, trus- tees and committees .....	-----	-----	3,602.84	3,602.84
Insurance department fees .....	-----	-----	455.69	455.69
Rent, including \$2,000.00 for association's occupancy of its own buildings .....	-----	-----	2,122.50	2,122.50
Advertising, printing and stationery .....	-----	-----	5,248.28	5,248.28
Postage, express, telegraph and telephone .....	-----	-----	9,532.49	9,532.49
Lodge supplies, \$4,775.46; off. sup., \$1,508.23 .....	-----	-----	6,283.69	6,283.69
Official publication .....	-----	-----	10,323.42	10,323.42
Expense of supreme lodge meeting .....	-----	-----	14,009.73	14,009.73
Legal expense in litigating claims .....	-----	-----	200.44	200.44
Other legal expenses .....	-----	-----	1,092.59	1,092.59
Furniture and fixtures .....	-----	-----	326.10	326.10
Taxes, repairs and other expenses on real estate .....	-----	-----	1,145.82	1,145.82
Loss on sale or maturity of ledger assets .....	-----	-----	-----	2.29
All other disbursements .....	15.41	-----	117,846.72	118,549.87
<b>Total disbursements</b> .....	\$24,495.41	\$4,669.63	\$303,093.80	\$1,755,813.12
<b>Balance</b> .....	\$27,390.91	\$2,937.87	-\$11,252.49	\$453,678.09

## KNIGHTS OF THE MODERN MACCABEES

## Ledger Assets

Book value of real estate .....	\$ 84,561.03
Book value of bonds and stocks .....	115,971.54
Deposited in trust companies and banks on interest .....	253,145.52
<b>Total ledger assets</b> .....	\$ 453,678.09

## Non-Ledger Assets

Interest and rents due and accrued .....	1,679.13
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	25,290.06
All other assets, viz— Cash in office .....	63.81

Gross assets .....

## Deduct Assets Not Admitted

Book value of real estate over market value, 5 per cent depreciation .....	\$ 19,129.31
Book value of bonds and stocks over market value .....	3,408.54
<b>Total admitted assets</b> .....	\$ 453,177.74

## Liabilities

Death claims resisted, No. 3 .....	\$ 4,000.00
Death claims reported but not yet adjusted, No. 86 .....	106,850.00
<b>Total death claims</b> .....	\$ 110,850.00
Old age and other benefits due and unpaid .....	8,400.00
<b>Total unpaid claims</b> .....	\$ 119,250.00
Salaries, rents, expenses, commissions, etc., due or accrued .....	10,430.44
Borrowed money .....	67,500.00
Advance assessments .....	52.00
All other liabilities, viz— John F. Hogan .....	\$ 1,679.53
Commissions due for transferred members .....	19,000.00
<b>Total liabilities</b> .....	\$ 217,911.97

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	101,456	\$125,012,000.00
Benefit certificates written during the year .....	5,524	5,574,000.00
<b>Totals</b> .....	106,980	\$130,586,000.00
Deduct terminated or decreased during the year .....	33,671	40,560,750.00
<b>Total benefit certificates in force December 31, 1911</b> .....	73,309	\$90,025,250.00

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	81	\$86,000.00
Benefit certificates written during the year.....	174	194,500.00
<b>Totals .....</b>	<b>255</b>	<b>\$280,500.00</b>
Deduct terminated or decreased during the year.....	112	113,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>143</b>	<b>\$167,000.00</b>

## Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	92	\$112,875.00
Claims (face value) incurred during the year.....	1,009	1,272,246.67
<b>Totals .....</b>	<b>1,101</b>	<b>\$1,385,121.67</b>
Claims paid during the year.....	1,008	1,264,663.26
<b>Balance .....</b>	<b>93</b>	<b>\$120,458.41</b>
Saved by compromising or scaling down claims during the year .....	0	6,108.41
Claims rejected during the year.....	4	3,500.00
<b>Claims unpaid December 31, 1911.....</b>	<b>89</b>	<b>\$110,850.00</b>

## Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims on list December 31, 1910, as per last statement	600	\$530,711.79
Claims incurred during the year.....	203	263,849.57
<b>Totals .....</b>	<b>803</b>	<b>\$794,561.36</b>
Claims paid during the year.....	132	205,054.21
<b>Balance .....</b>	<b>671</b>	<b>\$589,507.15</b>
Held till death.....	0	185,386.91
<b>Claims on list December 31, 1911.....</b>	<b>671</b>	<b>\$404,120.24</b>

## Exhibit of Health and Accident Claims

Total Claims	Number	Amount
Claims incurred during the year.....	148	\$4,145.60
<b>Totals .....</b>	<b>148</b>	<b>\$4,145.60</b>
Claims paid during the year.....	138	3,673.77
<b>Claims unpaid December 31, 1911.....</b>	<b>10</b>	<b>\$471.83</b>

## Exhibit of Old Age and Other Claims

Total Claims	Number	Amount
Claims on list December 31, 1910, as per last statement..	575	\$584,765.53
Claims incurred during the year.....	338	487,488.08
<b>Totals .....</b>	<b>913</b>	<b>\$1,072,253.61</b>
Claims paid during the year.....	56	150,381.47
<b>Balance .....</b>	<b>857</b>	<b>\$921,872.14</b>
Held till death.....	0	245,991.09
<b>Claims on list December 31, 1911.....</b>	<b>857</b>	<b>\$675,881.05</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## THE LADIES OF THE MACCABEES OF THE WORLD

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Miss Bina M. West.  
Incorporated April 6, 1897.Secretary, Miss Frances D. Partridge.  
Commenced Business October 1, 1892.

Home Office, World's Maccabee Temple, Port Huron, Mich.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$53,883.34	\$4,658,539.67	\$91,606.14	\$4,804,029.15

## Income

Membership fees and change actually received	-----	-----	-----	\$18,987.05
Assessments or premiums during first 12 months...	\$91,405.94	-----	\$107,094.18	198,500.12
All other assessments or premiums .....	1,284,551.43	-----	33,939.04	1,318,490.47
Dues and per capita tax....	-----	-----	179,496.02	179,496.02
Medical examiners' fees actually received .....	-----	-----	5,017.35	5,017.35

Total received from members .....	\$1,375,957.37	-----	\$344,533.64	\$1,720,491.01
Deduct payments returns to applicants and members	616.83	-----	1,228.65	1,845.48
<b>Net amount received from members ...</b>	<b>\$1,375,340.54</b>	<b>-----</b>	<b>\$343,304.99</b>	<b>\$1,718,645.53</b>
Interest on bonds and dividends on stocks.....	-----	\$223,266.25	1,770.00	225,036.25



## IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Interest from all other sources .....	2,636.09	1,052.27	1,500.65	5,189.01
Gross rents from association's property .....	-----	-----	3,689.82	3,689.82
Sale of lodge supplies.....	-----	-----	30.40	30.40
From all other sources, viz:				
Bonds, sub. hive officers .....	-----	-----	118.67	118.67
Defunct hive funds.....	-----	-----	11.33	11.33
Hospital and home fund .....	-----	-----	226.01	226.01
Relief fund .....	-----	-----	8.00	8.00
Gross profits on sale or maturity of ledger assets, real estate, bonds, stocks .....	-----	539.80	-----	\$539.80
Gross inc. by adj. in book value of ledger assets, stocks .....	-----	539.80	-----	539.80
<b>Total income .....</b>	<b>\$1,377,976.63</b>	<b>\$225,238.97</b>	<b>\$350,659.87</b>	<b>\$1,953,875.47</b>

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$821,125.71	-----	-----	\$821,125.71
Permanent disability claims .....	14,055.97	-----	-----	14,055.97
<b>Total benefits paid....</b>	<b>\$835,181.68</b>	<b>-----</b>	<b>-----</b>	<b>\$835,181.68</b>
Commissions, prizes and fees paid to deputies and organizers .....	-----	-----	\$45,851.70	\$45,851.70
Salaries and expenses of deputies and organizers .....	-----	-----	94,492.71	94,492.71
Salaries of managers or agents not deputies or organizers, trans. to gt. hives for field work.....	-----	-----	44,971.06	44,971.06
Salaries of officers and trustees No. 9.....	-----	-----	13,762.50	13,762.50
Salaries of office employes, No. 68 .....	-----	-----	38,318.26	38,318.26
Salaries and fees paid to subordinate medical examiners .....	-----	-----	1,440.75	1,440.75
Traveling and other expenses of officers, trustees and committees.....	-----	-----	4,779.25	4,779.25
Insurance department fees.....	-----	-----	1,086.22	1,086.22
Rent .....	-----	-----	5,614.38	5,614.38
Advertising, printing and stationery .....	-----	-----	16,991.11	16,991.11
Postage, express, telegraph and telephone .....	-----	-----	9,677.48	9,677.48
Official publication .....	-----	-----	22,016.98	22,016.98
Expense of supreme lodge meeting .....	-----	-----	30,347.02	30,347.02
Legal expense in litigating claims .....	-----	-----	19,169.94	19,169.94
Other legal expense.....	-----	-----	510.00	510.00
Furniture and fixtures.....	-----	-----	628.15	628.15

## LADIES OF THE MACCABEES OF THE WORLD

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Taxes, repairs and other expenses on real estate.....	-----	-----	2,215.30	2,215.30
Loss on sale or maturity of ledger assets, bonds.....	-----	-----	-----	30.00
Gross dec. by adj. in book values of ledger assets, bonds .....	-----	-----	-----	18,860.87
All other disbursements.....	-----	-----	-----	15,051.94
<b>Total disbursements.....</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$1,220,997.30</b>
<b>Balance .....</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$5,536,907.32</b>

## Ledger Assets

Book value of real estate.....	\$ 88,000.00
Book value of bonds and stocks.....	5,172,735.88
Deposited in trust companies and banks on interest .....	257,587.53
Cash in association's office .....	18,583.91
<b>Total ledger assets .....</b>	<b>\$ 5,536,907.32</b>

## Non-Ledger Assets

Interest and rents due and accrued.....	51,621.15
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	125,000.00
All other assets, viz—	
Per capita tax on ben. membs. now in hands of record keepers .....	\$ 14,000.00
Per capita tax on soc. membs. now in hands of record keepers .....	6,000.00
Furniture, fixtures and safes.....	11,437.90
Supplies, printed matter and stationery .....	12,240.21
	43,678.11
<b>Gross assets .....</b>	<b>\$ 5,757,206.58</b>

## Deduct Assets Not Admitted

Furniture, fixtures and safes.....	\$ 11,437.90
Supplies, printed matter and stationery.....	12,240.21
	23,678.11
<b>Total admitted assets.....</b>	<b>\$ 5,733,528.47</b>

## Liabilities

Death claims resisted, No. 2.....	\$ 2,500.00
Death claims reported but not yet adjusted, No. 103.....	89,233.34
Disability claims, 84, payable 1-10 annually.....	19,766.95
<b>Total death claims.....</b>	<b>\$ 111,500.29</b>
<b>Total unpaid claims.....</b>	<b>\$ 111,500.29</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	35,012.06
Payments to be returned.....	183.93
<b>Total liabilities .....</b>	<b>\$ 146,696.28</b>

## IOWA INSURANCE REPORT

## Exhibit of Certificates

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	135,359	\$104,280,886.21
Benefit certificates written during the year	17,277	12,895,500.00
<b>Totals</b>	<b>152,636</b>	<b>\$117,176,386.21</b>
Deduct terminated or decreased during the year	10,491	7,480,331.53
<b>Total benefit certificates in force December 31, 1911</b>	<b>142,145</b>	<b>\$109,696,054.68</b>

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	2,259	\$1,782,700.00
Benefit certificates written during the year	234	198,250.00
<b>Totals</b>	<b>2,493</b>	<b>\$1,980,950.00</b>
Deduct terminated or decreased during the year	158	113,700.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>2,335</b>	<b>1,867,250.00</b>
Received during the year from members in Iowa: Mortuary, \$14,809.41; reserve, \$8,508.91; expense, \$5,579.00; total, \$28,897.35.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	104	\$98,883.34
Claims (face value) incurred during the year, reported, 1,012, \$836,554.87; appealed, etc., \$400.10	1,012	836,954.97
<b>Totals</b>	<b>1,116</b>	<b>\$935,838.31</b>
Claims paid during the year	1,007	821,125.71
<b>Balance</b>	<b>109</b>	<b>\$114,712.60</b>
Saved by compromising or scaling down claims during the year	0	20,479.26
Claims rejected during the year	4	2,500.00
<b>Claims unpaid December 31, 1911</b>	<b>105</b>	<b>\$91,733.34</b>

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	9	6,500.00
<b>Totals</b>	<b>10</b>	<b>\$7,500.00</b>
Claims paid during the year	10	7,500.00

## Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
<b>Totals</b>	<b>74</b>	<b>\$14,055.97</b>
<b>Balance</b>	<b>74</b>	<b>\$14,055.97</b>

## LADIES OF THE MACCABEES OF THE WORLD

Iowa Claims		
	Number	Amount
<b>Totals</b>	<b>1</b>	<b>\$200.00</b>
<b>Balance</b>	<b>1</b>	<b>\$200.00</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## LADIES OF THE MODERN MACCABEES

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Mrs. Frances E. Burns. Secretary, Miss Emma E. Barnes.

Incorporated Dec. 10, 1891. Commenced Business May 21, 1890, as Life Benefit Order.

Home Office, Modern Maccabee Temple, Port Huron, Mich.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Old Age Disability Funds	Emergency Funds
Balance from previous year	\$125,354.56	\$24,063.11	\$20,679.45	\$321,799.43

## Income

Assessments or premiums during first 12 months	\$14,786.89			
All other assessments or premiums	558,281.17			
<b>Total received from members</b>	<b>\$573,068.06</b>			
Deduct payments returns to applicants and members	843.57			
<b>Net amount received from members</b>	<b>\$572,224.49</b>			
Interest on bonds and dividends on stocks	2,292.50	\$9,188.75		\$3,806.40
Interest from all other sources (bank)	4,001.24	1,463.85	\$492.80	150.51
<b>Total income</b>	<b>\$579,418.23</b>	<b>\$10,652.60</b>	<b>\$492.80</b>	<b>\$3,956.01</b>

	Upper Penin. Bal. Funds	Expense Funds	Fire Policy Funds	Total
Balance from previous year	\$5,219.76	\$63,148.96		\$540,265.27
Membership fees actually received		\$512.00		\$512.00
Assessments or premiums during first 12 months				14,786.89

## IOWA INSURANCE REPORT

	Upper Penin. Bal. Funds	Expense Funds	Fire Policy Funds	Total
All other assessments or premiums .....	-----	-----	-----	558,281.17
Dues and per capita tax.....	-----	49,095.00	-----	49,095.00
Medical examiners' fees actually received .....	-----	538.50	-----	538.50
Other payments by members, viz—				
Withdrawal card fees .....	-----	181.50	-----	181.50
<b>Total received from members .....</b>	-----	<b>\$50,327.00</b>	-----	<b>\$623,395.06</b>
Deduct payments returns to applicants and members .....	-----	-----	-----	843.57
<b>Net amount received from members .....</b>	-----	<b>\$50,327.00</b>	-----	<b>\$622,551.49</b>
Interest on bonds and dividends on stocks.....	-----	-----	-----	15,287.65
Interest from all other sources (bank) .....	\$219.16	776.36	\$ .10	8,004.02
Sale of lodge supplies.....	-----	2,309.50	-----	2,309.50
From all other sources, viz:				
Advertising .....	-----	1,452.46	-----	1,452.46
Sale of stamps.....	-----	8.57	-----	8.57
Premium on schedule bond for subordinate hives .....	-----	558.28	-----	558.28
Contribution to bed fund .....	5.00	-----	-----	5.00
Contribution to relief fund .....	-----	-----	825.11	825.11
Balance in special prize fund returned to expense fund .....	-----	1,467.25	-----	1,467.25
Refund on amount allowed for state fair.....	-----	253.98	-----	253.98
Refund on amount allowed great med. ex. for special fund.....	-----	200.00	-----	200.00
Refund on amount advanced great com. for special fund .....	-----	200.00	-----	200.00
Refund on amount advanced great com. for advertising .....	-----	100.00	-----	100.00
Refund on amount advanced great hive officers for trips in interest of order.....	-----	131.67	-----	131.67
Miscellaneous .....	-----	66.99	-----	66.99
<b>Total income .....</b>	<b>\$224.16</b>	<b>\$57,852.06</b>	<b>\$825.21</b>	<b>\$653,421.97</b>

## LADIES OF THE MODERN MACCABEES

	Disbursements			
	Mortuary Funds	Reserve Funds	Old Age Disability Funds	Emergency Funds
Death claims .....	\$347,343.85	-----	-----	-----
Permanent disability claims .....	17,794.14	-----	-----	-----
Old age benefits.....	-----	-----	\$62,792.91	-----
Maternity .....	50.00	-----	-----	-----
<b>Total benefits paid.....</b>	<b>\$365,187.99</b>	-----	<b>\$62,792.91</b>	-----
Legal and other expenses in litigating claims .....	1,445.09	-----	-----	-----
All other disbursements.....	769.18	\$2,932.53	-----	-----
<b>Death claims .....</b>	-----	-----	-----	<b>\$347,343.85</b>
<b>Permanent disability claims .....</b>	-----	-----	-----	<b>17,794.14</b>
<b>Old age benefits.....</b>	-----	-----	-----	<b>62,792.91</b>
<b>Maternity .....</b>	-----	-----	-----	<b>50.00</b>
<b>Total benefits paid.....</b>	-----	-----	-----	<b>\$427,980.90</b>
	Upper Penin. Bal. Funds	Expense Funds	Fire Policy Funds	Total
Commissions and fees paid to deputies and organizers .....	-----	\$827.37	-----	827.37
Salaries of deputies and organizers .....	-----	22,398.81	-----	22,398.81
Expense of deputies.....	-----	7,664.93	-----	7,664.93
Salaries of officers and trustees, No. 8.....	-----	8,839.96	-----	8,839.96
Salaries and other compensation of committees.....	-----	2,353.96	-----	2,353.96
Salaries of office employes. Other compensation of office employes (Xmas gifts) .....	-----	25,696.31	-----	25,696.31
Salaries paid to supreme medical examiners .....	-----	155.87	-----	155.87
Fees paid to subordinate medical examiners .....	-----	2,500.00	-----	2,500.00
Traveling and other expenses of officers, trustees and committees.....	-----	162.75	-----	162.75
Insurance department fees.....	-----	4,863.75	-----	4,863.75
Rent .....	-----	337.92	-----	337.92
Advertising, printing and stationery .....	-----	1,433.50	-----	1,433.50
Postage, express, telegraph and telephone .....	-----	4,904.90	-----	4,904.90
Lodge supplies .....	-----	6,283.96	-----	6,283.96
Official publication .....	-----	4,902.49	-----	4,902.49
Legal and other expense in litigating claims .....	-----	8,856.10	-----	8,856.10
Other legal expenses.....	-----	-----	-----	1,445.09
Furniture and fixtures.....	-----	-----	-----	2,378.93
All other disbursements.....	-----	-----	-----	1,879.34
<b>Total disbursements.....</b>	-----	<b>15,704.82</b>	-----	<b>19,406.53</b>
<b>Balance .....</b>	-----	-----	-----	<b>\$638,613.87</b>

## Ledger Assets

Book value of bonds and stocks .....	\$ 399,028.00
Deposited in trust companies and banks on interest .....	239,585.87
<b>Total ledger assets.....</b>	<b>\$ 638,613.87</b>

## Non-Ledger Assets

Interest and rents due and accrued.....	6,597.01
Market value of bonds and stocks over book value..	7,975.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	46,165.70
All other assets, viz—	
Special fund in hands of great com.....	\$ 700.00
Special fund in hands of great record keeper.....	4,000.00
Cash account in hands of great record keeper....	665.84
	5,365.84
<b>Gross assets .....</b>	<b>\$ 704,717.42</b>
<b>Total admitted assets.....</b>	<b>\$ 704,717.42</b>

## Liabilities

Death claims due and unpaid, No. 1.....	\$ 416.66
Death claims resisted, No. 10.....	8,318.82
Death claims reported but not yet adjusted, No. 53..	39,075.00
<b>Total death claims.....</b>	<b>\$ 47,810.48</b>
Permanent disability claims due and unpaid, No. 18 \$	847.16
<b>Total permanent disability claims.....</b>	<b>847.16</b>
Old age and other benefits due and unpaid, No. 22....	2,156.52
<b>Total unpaid claims.....</b>	<b>\$ 50,814.16</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	7,333.56
<b>Total liabilities .....</b>	<b>\$ 58,147.72</b>

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	43,306	\$34,732,325.00
Benefit certificates written during the year.....	1,696	1,229,750.00
<b>Totals .....</b>	<b>45,002</b>	<b>\$35,962,075.00</b>
Deduct terminated or decreased during the year.....	3,280	3,288,575.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>41,722</b>	<b>\$32,673,500.00</b>

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	337	\$224,500.00
Benefit certificates written during the year.....	70	53,000.00
<b>Totals .....</b>	<b>407</b>	<b>\$277,500.00</b>
Deduct terminated or decreased during the year.....	59	39,750.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>348</b>	<b>\$237,750.00</b>
Received during the year from members in Iowa: Mortuary, \$2,515.92; expense, \$303.00; total, \$2,818.92.		

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement..	73	\$59,840.94	
Claims (face value) incurred during the year.....	430	347,875.00	
<b>Totals .....</b>	<b>503</b>	<b>\$407,715.94</b>	
Claims paid during the year.....	438	347,343.85	
<b>Balance .....</b>	<b>65</b>	<b>\$60,372.09</b>	
Saved by compromising or scaling down claims during the year .....	0	4,677.12	
Amount of liens on certificates.....	0	7,634.49	
Claims dropped during the year.....	1	250.00	
<b>Claims unpaid December 31, 1911.....</b>	<b>64</b>	<b>\$47,810.48</b>	

## Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	1	\$500.00
<b>Totals .....</b>	<b>1</b>	<b>\$500.00</b>
Claims unpaid December 31, 1911.....	1	500.00

## Exhibit of Permanent Disability Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement..	25	\$1,172.16	
Claims incurred during the year.....	406	18,609.96	
<b>Totals .....</b>	<b>431</b>	<b>\$19,782.12</b>	
Claims paid during the year.....	389	17,794.14	
<b>Balance .....</b>	<b>42</b>	<b>\$1,987.98</b>	
Transferred to death claims, 3, \$150.00; transferred to old age claims, 1, \$50.00; suspended, 2, \$100.00.....	6	300.00	
Claims rejected during the year.....	18	840.82	
<b>Claims unpaid December 31, 1911.....</b>	<b>18</b>	<b>\$847.16</b>	

## IOWA INSURANCE REPORT

## Exhibit of Maternity Claims

Total Claims		
	Number	Amount
Claims incurred during the year.....	1	\$50.00
Totals .....	1	\$50.00
Claims paid during the year.....	1	50.00
Iowa Claims		
	Number	Amount
Claims incurred during the year.....	1	\$50.00
Totals .....	1	\$50.00
Claims paid during the year.....	1	50.00

## Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$50.00
Claims incurred during the year.....	216	64,899.43
Totals .....	217	\$64,949.43
Claims paid during the year.....	195	62,792.91
Balance .....	22	\$2,156.52
Claims unpaid December 31, 1911.....	22	2,156.52

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## LOYAL AMERICANS OF THE REPUBLIC

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President E. J. Dunn.

Secretary, H. D. Cowan.

Incorporated November 7, 1896.

Commenced business November 7, 1896.

Home Office, 1104-5 Karpen Building, Chicago, Ill.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$17,927.94	\$255,104.08	\$946.85	\$273,978.87

## LOYAL AMERICANS OF THE REPUBLIC

## Income

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received .....	-----	-----	\$2,401.25	\$2,401.25
All other assessments or premiums .....	\$238,386.12	-----	115,426.63	353,812.75
Social dues .....	-----	-----	336.10	336.10
Total received from members .....	\$238,386.12	-----	\$118,163.98	\$356,550.10
Deduct payments returns to applicants and members .....	394.66	-----	59.55	454.21
Net amount received from members .....	\$237,991.46	-----	\$118,104.43	\$356,095.89
Interest on mortgage loans .....	5,921.76	-----	-----	5,921.76
Interest on certificates deposit .....	1,500.00	-----	-----	1,500.00
Interest on bonds and dividends on stock .....	6,490.00	-----	-----	6,490.00
Interest from all other sources, daily balances .....	85.69	-----	-----	85.69
Gross rents from association's property .....	300.00	-----	-----	300.00
Sale of lodge supplies.....	-----	-----	533.95	533.95
From all other sources, viz:				
Bond premiums local secretaries .....	-----	-----	341.53	341.53
Borrowed money .....	-----	-----	7,000.00	7,000.00
Order Home Guardians .....	-----	-----	2,066.15	2,066.15
Total income: .....	\$252,288.91	-----	\$128,046.06	\$380,334.97

## Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims .....	\$227,465.48	-----	\$227,465.48
Disability claims .....	-----	\$500.00	500.00
Other benefits, broken bones.....	-----	2,025.00	2,025.00
Total benefits paid .....	\$227,465.48	\$2,525.00	\$229,990.48
Commissions and fees paid to deputies and organizers .....	-----	34,637.18	34,637.18
Salaries of deputies and organizers.....	-----	20,901.49	20,901.49
Salaries of officers, No. 5.....	-----	16,980.34	16,980.34
Compensation of trustees council .....	-----	3,310.00	3,310.00
Salaries and other compensation of committees .....	-----	699.69	699.69
Salaries of office employees, No. 12.....	-----	11,284.05	11,284.05
Salary paid to supreme med. examiner.....	-----	2,500.00	2,500.00
Salaries and fees paid to subordinate medical examiners .....	-----	2,177.00	2,177.00
Traveling and other expenses of officers, trustees and committees.....	-----	6,910.52	6,910.52
Insurance department fees.....	-----	564.67	564.67
Rent, including association's occupancy of its own buildings.....	-----	2,009.89	2,009.89
Advertising, printing and stationery.....	-----	3,611.61	3,611.61
Postage, express, telegraph and telephone .....	-----	1,837.69	1,837.69
Lodge supplies .....	-----	1,563.05	1,563.05
Official publication .....	-----	3,572.67	3,572.67

	Mortuary Funds	Expense Funds	Total
Expense of supreme lodge meeting.....	-----	8,068.62	8,068.62
Legal expense in litigating claims.....	-----	215.40	215.40
Furniture and fixtures .....	-----	455.90	455.90
Taxes .....	-----	9.72	9.72
All other disbursements.....	684.80	3,813.17	4,497.97
<b>Total disbursements .....</b>	<b>\$228,150.28</b>	<b>\$127,647.66</b>	<b>\$355,797.94</b>
<b>Balance .....</b>	<b>\$297,210.30</b>	<b>\$1,305.10</b>	<b>\$298,515.40</b>

**Ledger Assets**

Book value of real estate .....	\$	8,141.71	
Mortgage loans on real estate.....		87,250.00	
Book value of bonds and stocks.....		97,400.00	
Deposited in trust companies and banks on interest, certificates of deposit .....		50,000.00	
Cash in association's office, deposited in banks (not on interest) .....		55,723.69	
<b>Total ledger assets .....</b>	<b>\$</b>	<b>298,515.40</b>	

**Non-Ledger Assets**

Interest and rents due and accrued.....	\$	5,936.62	
Market value of real estate over book value.....		9,358.29	
Market value of bonds and stocks over book value..		7,007.45	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		29,281.68	
All other assets, viz.:			
Organizers' balances .....	\$	2,286.34	
Office furniture, fixtures, supplies, etc.....		3,500.00	
		5,786.34	
<b>Gross assets .....</b>	<b>\$</b>	<b>355,885.78</b>	

**Deduct Assets Not Admitted**

Balance due from organizers not secured by bonds..	\$	2,286.34	
Office furniture, fixtures, supplies, etc.....		3,500.00	
<b>Total admitted assets.....</b>	<b>\$</b>	<b>350,099.44</b>	

**Liabilities**

Death claims resisted, No. 3.....	\$	5,733.28	
Death claims reported but not yet adjusted, No. 29..		23,433.52	
<b>Total death claims .....</b>	<b>\$</b>	<b>29,166.80</b>	
Disability claims reported but not yet adjusted, No. 3 .....	\$	250.00	
<b>Total disability claims .....</b>	<b>\$</b>	<b>250.00</b>	
<b>Total unpaid claims .....</b>	<b>\$</b>	<b>29,416.80</b>	
Salaries, rents, expenses, commissions, etc., due or accrued .....		4,201.22	
Borrowed money, \$8,000; interest due or accrued on same, \$25 .....		8,025.00	
<b>Total liabilities .....</b>	<b>\$</b>	<b>41,643.02</b>	

**Exhibit of Certificates**

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....		29,540	\$34,129,299.68
Benefit certificates written during the year.....		2,143	1,955,750.00
Benefit certificates increased during the year.....		-----	9,500.00
<b>Totals .....</b>		<b>31,683</b>	<b>\$36,094,549.68</b>
Deduct terminated or increased during the year.....		3,463	3,222,887.00
<b>Total benefit certificates in force December 31, 1911 .....</b>		<b>28,210</b>	<b>\$32,871,662.68</b>

**Business in Iowa During the Year**

Business in Iowa During the Year		Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....		336	\$399,700.00
Benefit certificates written during the year.....		3	2,500.00
<b>Totals .....</b>		<b>339</b>	<b>\$402,200.00</b>
Deduct terminated or decreased during the year.....		67	76,700.00
<b>Total benefit certificates in force December 31, 1911 .....</b>		<b>272</b>	<b>\$325,500.00</b>
Received during the year from members in Iowa: Mortuary, \$2,740.47; expense, \$1,318.59; total, \$4,059.06.			

**Exhibit of Death Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		26	\$ 18,516.46
Claims (face value) incurred during the year.....		273	322,031.00
<b>Totals .....</b>		<b>299</b>	<b>\$340,547.46</b>
Claims paid during the year.....		266	227,465.48
<b>Balance .....</b>		<b>33</b>	<b>\$113,081.98</b>
Saved by compromising or scaling down claims during the year (1 claim dropped).....		1	83,915.18
Claims rejected during the year.....		3	5,733.28
Claims unpaid December 31, 1911.....		32	29,166.80

**Exhibit of Disability Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		3	\$ 300.00
Claims incurred during the year.....		62	2,575.00
<b>Totals .....</b>		<b>65</b>	<b>\$ 2,875.00</b>
Claims paid during the year.....		62	2,525.00
<b>Balance .....</b>		<b>3</b>	<b>\$ 350.00</b>
Saved by compromising or scaling down claims during the year .....		-----	100.00
<b>Claims unpaid December 31, 1911.....</b>		<b>3</b>	<b>\$ 250.00</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## LOYAL MYSTIC LEGION OF AMERICA

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. J. Schaufelberger. Secretary, Geo. O. Churchill.

Incorporated February 24, 1892. Commenced business March 31, 1892.

Home Office, Hastings, Nebraska.

## Balance From Previous Year

	Mortuary Funds	Building Funds	Expense Funds	Total
Balance from previous year	\$115,819.64	\$16,198.61	\$4,036.86	\$136,055.11
<b>Income</b>				
First 10 months	-----	-----	\$631.70	-----
All other assessments or premiums	\$59,217.80	\$3,109.01	15,023.69	-----
<b>Total received from members</b>				
	\$59,217.80	\$3,109.01	\$15,655.39	\$77,982.20
Interest on mortgage loans	4,623.98	-----	-----	-----
Interest from banks	304.51	-----	-----	-----
Gross rents from association's property, including \$780 for association's occupancy of its own buildings	474.27	-----	2,003.16	-----
Sale of lodge supplies	-----	-----	37.75	-----
From all other sources, viz.: Certificate fees	-----	-----	51.00	-----
<b>Total income</b>	<b>\$180,440.20</b>	<b>-----</b>	<b>\$21,784.16</b>	<b>\$221,531.98</b>

## Disbursements

	Mortuary Funds	Building Funds	Expense Funds	Total
Death claims	\$69,924.20	-----	-----	-----
Permanent disability claims	1,250.00	-----	-----	-----
Sick and accident claims	300.00	-----	-----	-----
<b>Total benefits paid</b>	<b>\$71,474.20</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>
Commissions and fees paid to deputies and organizers	-----	-----	\$739.03	-----
Salaries of officers and trustees, No. 4	-----	-----	6,800.00	-----
Salaries of office employes, No. 2	-----	-----	1,138.50	-----
Salaries and fees paid to supreme medical examiners	-----	-----	55.00	-----
Salaries and fees paid to subordinate medical examiners	-----	-----	31.00	-----
Traveling and other expenses of officers, trustees and committees	-----	-----	195.06	-----
Insurance department fees	-----	-----	219.90	-----
Rent, including \$780.00 for association's occupancy of its own buildings	-----	-----	780.00	-----
Advertising, printing and stationery	-----	-----	250.01	-----
Postage, express, telegraph and telephone	-----	-----	298.25	-----
Official publication	-----	-----	591.40	-----
Taxes, repairs and other expenses on real estate	-----	-----	1,223.16	-----
All other disbursements— Office supplies, auditing com., miscellaneous	-----	-----	408.52	-----
<b>Total disbursements</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$84,244.03</b>
Balance	-----	-----	-----	\$137,287.95

## Ledger Assets

Book value of real estate	\$ 24,678.32
Mortgage loans on real estate	97,600.00
Deposited in trust companies and banks on interest	1,000.00
Cash in association's office, \$719.23; deposited in banks (not on interest), \$13,290.40	14,009.63
<b>Total ledger assets</b>	<b>\$ 137,287.95</b>

## Non-Ledger Assets

Interest and rents due and accrued	1,577.39
Market value of real estate over book value	15,321.68
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	6,600.00
All other assets, viz— Office furniture, fixtures and supplies	1,000.00
<b>Gross assets</b>	<b>\$ 161,787.02</b>

**Deduct Assets Not Admitted**

Book value of real estate over market value.....	\$	15,321.63	
Office furniture, fixtures and supplies.....		1,000.00	
			16,321.63
<b>Total admitted assets.....</b>	<b>\$</b>	<b>145,465.34</b>	

**Liabilities**

Death claims reported but not yet adjusted, No. 1....	\$	1,000.00	
<b>Total death claims.....</b>	<b>\$</b>	<b>1,000.00</b>	
<b>Total liabilities .....</b>	<b>\$</b>	<b>1,000.00</b>	

**Exhibit of Certificates**

**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	4,666	\$5,977,500.00
Benefit certificates written during the year.....	126	130,500.00
<b>Totals .....</b>	<b>4,792</b>	<b>\$6,108,000.00</b>
Deduct terminated or decreased during the year.....	274	314,500.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>4,518</b>	<b>\$5,793,500.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	169	\$216,500.00
Benefit certificates written during the year.....	2	2,000.00
<b>Totals .....</b>	<b>171</b>	<b>\$218,500.00</b>
Deduct terminated or decreased during the year.....	4	6,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>167</b>	<b>\$212,500.00</b>
Received during the year from members in Iowa: Mortuary, \$2,053.04; building, \$107.39; expense, \$539.72; total, \$2,700.15.		

**Exhibit of Death Claims**

**Total Claims**

	Number	Amount
Claims (face value) incurred during the year.....	58	\$74,500.00
<b>Totals .....</b>	<b>58</b>	<b>\$74,500.00</b>
Claims paid during the year.....	57	73,500.00
<b>Balance .....</b>	<b>1</b>	<b>\$1,000.00</b>
Saved by compromising or scaling down claims during the year .....	0	3,575.80
<b>Claims unpaid December 31, 1911.....</b>	<b>1</b>	<b>\$1,000.00</b>

**Iowa Claims**

	Number	Amount
Claims (face value) incurred during the year.....	3	\$4,000.00
<b>Totals .....</b>	<b>3</b>	<b>\$4,000.00</b>
Claims paid during the year.....	3	4,000.00
Saved by compromising or scaling down claims during the year .....	0	24.82

**Exhibit of Permanent Disability Claims**

**Total Claims**

	Number	Amount
Claims incurred during the year.....	12	\$1,250.00
<b>Totals .....</b>	<b>12</b>	<b>\$1,250.00</b>
Claims paid during the year.....	12	1,250.00

**Exhibit of Sick and Accident Claims**

**Total Claims**

	Number	Amount
Claims incurred during the year.....	2	\$300.00
<b>Totals .....</b>	<b>2</b>	<b>\$300.00</b>
Claims paid during the year.....	2	300.00

**ANNUAL STATEMENT**

For the year ending December 31, 1911, of the

**MODERN BROTHERHOOD OF AMERICA**

organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President T. B. Hanley.

Secretary, E. L. Balz.

Incorporated March 20, 1897.

Commenced Business April 5, 1897.

Home Office, Mason City, Iowa.

**Balance From Previous Year**

	Mortuary Funds	Reserve Funds
Balance from previous year.....	\$80,270.64	\$864,898.09



## IOWA INSURANCE REPORT

## Income

	Mortuary Funds	Reserve Funds
All other assessments or premiums.....	\$1,136,691.08	\$117,629.85
Total received from members.....	\$1,136,691.08	\$117,629.85
Deduct payments returns to applicants and members .....	2,731.13	270.51
Net amount received from members .....	\$1,133,959.95	\$117,359.34
Interest on mortgage loans.....	-----	22,177.54
Interest on bonds and dividends on stocks .....	-----	25,080.98
Interest from all other sources.....	-----	638.17
Total income .....	\$1,133,959.95	\$165,256.03

	Suspense Funds	Expense Funds	Total
Balance from previous year	\$15,105.89	\$12,159.06	\$972,433.68
Less suspense account, being money received in 1910, deposited in bank but not distributed to the different funds.....	15,105.89	-----	15,105.89
All other assessments or premiums .....	-----	\$12,159.06	\$957,327.79
Dues and per capita tax.....	-----	\$291,349.20	291,349.20
Other payments by members .....	-----	5,765.40	5,765.40
Suspense account .....	\$9,800.31	-----	9,800.31
Total received from members .....	\$9,800.31	\$297,114.60	\$1,561,235.84
Deduct payments returns to applicants and members .....	-----	5,254.84	8,256.48
Net amount received from members .....	\$9,800.31	\$291,859.76	\$1,552,979.36
Interest on mortgage loans .....	-----	-----	22,177.54
Interest on bonds and dividends on stocks.....	-----	-----	25,080.98
Interest from all other sources .....	-----	2,912.11	3,550.28
Sale of lodge supplies.....	-----	10,773.59	10,773.59
From all other sources, viz:			
Printing certificates.....	-----	1,890.76	1,890.76
Premium surety bonds.....	-----	5,552.80	5,552.80
Advertising off. paper.....	-----	3,892.76	3,892.76
Field work and field expenses .....	-----	84,000.00	84,000.00
Exchange items .....	-----	4.81	4.81
License fees So. Dak. lodges .....	-----	212.00	212.00
Field work refunds.....	-----	890.20	890.20
Drill and degree team prizes .....	-----	150.00	150.00

## MODERN BROTHERHOOD OF AMERICA

	Suspense Funds	Expense Funds	Total
Local funds from susp. lodges .....	-----	146.95	146.95
Freight and express refunds .....	-----	12.92	12.92
Return amounts paid on bonds .....	-----	8.58	8.58
Waste paper sold.....	-----	5.73	5.73
Total income .....	\$9,500.31	\$402,312.97	\$1,711,329.26

## Disbursements

	Mortuary Funds	Total
Death claims .....	\$1,194,547.89	-----
Permanent disability claims.....	8,200.00	-----
Sick and accident claims.....	30,395.00	-----
Old age benefits.....	2,350.00	-----
Total benefits paid.....	\$1,235,492.89	-----

	Expense Funds	Total
Death claims .....	-----	\$1,194,547.89
Permanent disability claims .....	-----	820.00
Sick and accident claims.....	-----	30,395.00
Old age benefits.....	-----	2,350.00
Total benefits paid.....	-----	\$1,235,492.89
Commissions and fees paid to deputies and organizers .....	\$200,043.32	\$200,043.32
Salaries of officers and trustees, No. 3.....	11,119.29	11,119.29
Salaries and other compensation of committees.....	1,096.76	1,096.76
Salaries of office employees, No. 57 .....	41,095.83	41,095.83
Traveling and other expenses of officers, trustees and committees.....	1,090.77	1,090.77
Insurance department fees.....	1,063.19	1,063.19
Rent, including light.....	3,186.14	3,186.14
Advertising, printing and stationery .....	17,702.43	17,702.43
Postage, express, telegraph and telephone .....	15,261.69	15,261.69
Lodge supplies .....	9,934.98	9,934.98
Official publication .....	28,113.76	28,113.76
Expense of supreme lodge meeting .....	37,662.84	37,662.84
Legal expense in litigating claims .....	11,017.19	11,017.19
Furniture and fixtures.....	3,502.69	3,502.69
All other disbursements.....	25,601.08	25,601.08
Total disbursements.....	-----	\$1,642,984.85
Balance .....	-----	\$1,025,672.20
		\$1,025,672.20

**Ledger Assets**

Mortgage loans on real estate.....	\$ 350,500.00
Book value of bonds and stocks.....	562,899.99
Deposited in trust companies and banks on interest, 2 per cent daily balance.....	112,272.21
<b>Total ledger assets.....</b>	<b>\$ 1,025,672.20</b>

**Non-Ledger Assets**

Interest and rents due and accrued.....	20,814.18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	99,000.00
All other assets, viz— Reserve fund per capita tax, supplies, etc.....	46,000.00
<b>Gross assets.....</b>	<b>\$ 1,191,486.38</b>
<b>Total admitted assets.....</b>	<b>\$ 1,191,486.38</b>

**Liabilities**

Death claims resisted, No. 56.....	\$ 71,500.00
Death claims reported but not yet adjusted, No. 73..	98,000.00
<b>Total death claims.....</b>	<b>\$ 169,500.00</b>
Permanent disability claims reported but not yet adjusted, No. 15.....	\$ 10,250.00
<b>Total permanent disability claims.....</b>	<b>10,250.00</b>
Sick and accident claims resisted, No. 3.....	\$ 800.00
Sick and accident claims reported but not yet ad- justed, No. 33.....	4,825.00
<b>Total sick and accident claims.....</b>	<b>5,625.00</b>
Old age benefits reported but not yet adjusted.....	400.00
<b>Total unpaid claims.....</b>	<b>\$ 185,775.00</b>
Salaries, rents, expenses, commissions, etc., due or accrued.....	5,076.88
<b>Total liabilities.....</b>	<b>\$ 190,851.88</b>

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	152,627	\$187,375,500.00
Benefit certificates written during the year.....	31,058	35,171,000.00
Benefit certificates increased during the year.....	0	294,530.00
<b>Totals.....</b>	<b>183,685</b>	<b>\$222,841,000.00</b>
Deduct terminated or decreased during the year.....	21,116	30,174,250.00
<b>Total benefit certificates in force December 31, 1911.....</b>	<b>157,569</b>	<b>\$192,666,750.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	21,679	\$28,815,500.00
Benefit certificates written during the year.....	2,216	2,541,250.00
Benefit certificates increased during the year.....	0	27,000.00
<b>Totals.....</b>	<b>23,895</b>	<b>\$31,383,750.00</b>
Deduct terminated or decreased during the year.....	1,635	1,758,000.00
<b>Total benefit certificates in force December 31, 1911.....</b>	<b>22,260</b>	<b>\$29,625,750.00</b>
Received during the year from members in Iowa: Mortuary, \$195,155.24; reserve, \$18,053.75; expense, \$44,846.36; total, \$258,055.35.		

**Exhibit of Death Claims**

	Number	Amount
<b>Total Claims</b>		
Claims unpaid December 31, 1910, as per last statement	123	\$139,500.00
Claims (face value) incurred during the year.....	1,019	1,257,738.20
<b>Totals.....</b>	<b>1,142</b>	<b>\$1,397,238.20</b>
Claims paid during the year.....	1,008	1,194,547.89
<b>Balance.....</b>	<b>134</b>	<b>\$202,690.31</b>
Saved by compromising or scaling down claims during the year.....	0	28,190.31
Claims rejected during the year.....	5	5,000.00
<b>Claims unpaid December 31, 1911.....</b>	<b>129</b>	<b>\$169,500.00</b>
<b>Iowa Claims</b>		
Claims unpaid December 31, 1910, as per last statement	7	\$9,000.00
Claims (face value) incurred during the year.....	157	218,567.43
<b>Totals.....</b>	<b>164</b>	<b>\$227,567.43</b>
Claims paid during the year.....	143	194,769.02
<b>Balance.....</b>	<b>21</b>	<b>\$32,798.41</b>
Saved by compromising or scaling down claims during the year.....	0	2,798.41
Claims rejected during the year.....	1	1,000.00
<b>Claims unpaid December 31, 1911.....</b>	<b>20</b>	<b>\$29,000.00</b>

**Exhibit of Permanent Disability Claims**

	Number	Amount
<b>Total Claims</b>		
Claims unpaid December 31, 1910, as per last statement	12	\$7,750.00
Claims incurred during the year.....	23	15,750.00
<b>Totals.....</b>	<b>35</b>	<b>\$23,500.00</b>
Claims paid during the year.....	12	8,200.00
<b>Balance.....</b>	<b>23</b>	<b>\$15,300.00</b>
Saved by compromising or scaling down claims during the year.....	0	300.00
Claims rejected during year.....	8	4,750.00
<b>Claims unpaid December 31, 1911.....</b>	<b>15</b>	<b>\$10,250.00</b>

IOWA INSURANCE REPORT

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$3,750.00
Claims incurred during the year	3	2,500.00
<b>Totals</b>	<b>8</b>	<b>\$6,250.00</b>
Claims paid during the year	3	3,000.00
<b>Balance</b>	<b>5</b>	<b>\$3,250.00</b>
Rejected during the year	3	1,750.00
Claims unpaid December 31, 1911	2	\$1,500.00

Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	42	\$5,675.00
Claims incurred during the year	269	33,370.00
<b>Totals</b>	<b>311</b>	<b>\$39,045.00</b>
Claims paid during the year	257	30,395.00
Claims unpaid December 31, 1911	36	\$5,625.00

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	8	\$1,350.00
Claims incurred during the year	29	3,850.00
<b>Totals</b>	<b>37</b>	<b>\$5,200.00</b>
Claims paid during the year	29	3,475.00
Claims unpaid December 31, 1911	6	\$1,250.00

Exhibit of Old Age and Other Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$100.00
Claims incurred during the year	28	2,650.00
<b>Totals</b>	<b>29</b>	<b>\$2,750.00</b>
Claims paid during the year	25	2,350.00
<b>Balance</b>	<b>4</b>	<b>\$400.00</b>
Claims unpaid December 31, 1911	4	400.00

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$100.00
Claims incurred during the year	26	2,450.00
<b>Totals</b>	<b>27</b>	<b>\$2,550.00</b>
Claims paid during the year	23	2,150.00
<b>Balance</b>	<b>4</b>	<b>\$400.00</b>
Claims unpaid December 31, 1911	4	400.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

MODERN WOODMEN OF AMERICA

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. R. Talbot.

Secretary, C. W. Hawes.

Incorporated May 5, 1884.

Commenced Business Jan. 2, 1883.

Home Office, Rock Island, Illinois.

Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year	\$6,573,945.72	\$1,096,439.46	\$7,670,385.18

Income

All other assessments or premiums	\$14,134,766.55		\$14,134,766.55
Dues and per capita tax		\$1,448,550.05	1,448,550.05
M. W. A. sanatorium general fund		215,854.62	215,854.62
<b>Total received from members</b>	<b>\$14,134,766.55</b>	<b>\$1,664,404.67</b>	<b>\$15,799,171.22</b>
Deduct payments returns to applicants and members		7,490.60	7,490.60
<b>Net amount received from members</b>	<b>\$14,134,766.55</b>	<b>\$1,656,914.07</b>	<b>\$15,791,680.62</b>
Gross interest on bonds, \$185,482.30, less accrued interest paid on 1911 purchases, \$39,510.51	145,971.79		145,971.79
Interest from all other sources	59,756.28	25,062.55	84,818.83
Gross rents from association's property, including \$13,000.00 for association's occupancy of its own building		13,504.00	13,504.00
Sale of lodge supplies		135,618.44	135,618.44
Certificate fees		19,077.75	19,077.75
Advertising (official paper)		14,681.03	14,681.03
Profit on sale or redemption of bonds	18.75		18.75

Total income \$14,340,513.37 \$1,864,837.84 \$16,205,371.21 \$16,205,371.21

Disbursements			
	Mortuary Funds	Expense Funds	Total
Death claims .....	\$11,613,842.85	-----	\$11,613,842.85
Total benefits paid.....	\$11,613,842.85	-----	\$11,613,842.85
Salaries of deputies and organizers .....	-----	\$403,056.95	403,056.95
Salaries of officers and trustees, No. 3.....	-----	22,500.00	22,500.00
Other compensation of officers and trustees, No. 5 .....	-----	30,500.00	30,500.00
Salaries and other compensation of committees.....	-----	9,670.00	9,670.00
Salaries of office employes, No. 231 .....	-----	161,364.30	161,364.30
Salaries and fees paid to supreme medical examiners .....	-----	28,554.61	28,554.61
Salaries and fees paid to subordinate medical examiners .....	-----	6,272.59	6,272.59
Traveling and other expenses of officers, trustees and committees.....	-----	13,533.55	13,533.55
Insurance department fees.....	-----	3,335.66	3,335.66
Rent, including \$13,000.00 for association's occupancy of its own buildings.....	-----	15,100.00	15,100.00
Advertising, printing and stationery .....	-----	1,798.59	1,798.59
Postage, express, telegraph and telephone .....	-----	23,631.19	23,631.19
Lodge supplies .....	-----	113,290.34	113,290.34
Official publication .....	-----	142,124.62	142,124.62
Expense of supreme lodge meeting .....	-----	291,714.64	291,714.64
Legal expense in litigating claims .....	-----	38,450.22	38,450.22
Salaries general attorneys, (2) .....	-----	12,500.00	12,500.00
Furniture, fixtures and library .....	-----	6,266.98	6,266.98
Insolvent First Nat'l Bank, Chariton, Iowa .....	166,666.67	-----	166,666.67
Taxes, repairs and other expenses on real estate.....	-----	6,096.92	6,096.92
Insolvent bank, E. H. McCutchen & Co., Holstein, Iowa .....	42,044.32	42,044.31	84,088.62
Amortization of bonds.....	13,273.61	-----	13,273.61
All other disbursements.....	-----	371,621.21	371,621.21
Total disbursements.....	\$11,835,827.45	\$1,743,426.74	\$13,579,254.19
Balance .....	\$0,078,631.64	\$1,217,870.56	\$10,296,502.20
	5,130.45	5,130.45	-----
Balance .....	\$0,073,501.19	\$1,223,001.01	\$10,296,502.20

Ledger Assets	
Book value of real estate.....	\$ 562,067.57
Book value of bonds and stocks.....	6,619,689.66
Deposited in trust companies and banks on interest .....	3,114,734.97
Total ledger assets.....	\$ 10,296,502.20
Non-Ledger Assets	
Interest and rents due and accrued.....	107,258.23
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,325,000.00
Supply and paper stock inventory.....	\$ 35,427.46
Printing plant inventory .....	98,122.37
Furniture inventory .....	111,603.68
Library .....	7,634.25
Sanatorium chattel property.....	49,802.72
	302,500.88
Gross assets .....	\$ 12,631,351.31
Deduct Assets Not Admitted	
Book value of bonds and stocks over market value..	\$ 37,679.70
Supply, paper stock, printing plant, furniture, library and sanatorium chattel property.....	302,500.88
	340,270.58
Total admitted assets.....	\$ 11,691,080.73
Liabilities	
Death claims due and unpaid, No. 94.....	\$ 154,876.60
Death claims resisted, No. 135.....	222,000.00
Death claims reported but not yet adjusted, No. 609.....	1,005,000.00
Total death claims, No. 838.....	\$ 1,381,876.60
Salaries, rents, expenses, commissions, etc., due or accrued .....	60,096.95
Total liabilities .....	\$ 1,441,973.55
Exhibit of Certificates	
Total Business of the Year	
Benefit certificates in force December 31, 1910, as per last statement .....	Number Amount
Benefit certificates written during the year.....	1,129,805 \$1,780,098,000
	131,341 179,888,000
Totals .....	1,261,146 \$1,959,986,000
Deduct terminated or decreased during the year.....	77,413 102,792,000
Total benefit certificates in force December 31, 1911 .....	1,183,733 \$1,857,194,000

## IOWA INSURANCE REPORT

## Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	94,731	\$158,489,000
Benefit certificates written during the year	7,477	11,229,000
<b>Totals</b>	<b>102,208</b>	<b>\$169,718,000</b>
Deduct terminated or decreased during the year	4,712	6,926,500
<b>Total benefit certificates in force December 31, 1911</b>	<b>97,496</b>	<b>\$162,791,500</b>
Received during the year from members in Iowa:		
Mortuary, \$1,228,416.40; expense, \$130,443.60; total, \$1,358,860.00.		

## Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	665	\$1,125,276.30
Claims (face value) incurred during the year	7,104	12,020,500.00
Previously dropped, reinstated	2	3,000.00
<b>Totals</b>	<b>7,801</b>	<b>\$13,158,776.30</b>
Claims paid during the year	6,918	11,613,842.85
<b>Balance</b>	<b>883</b>	<b>\$1,544,933.45</b>
Saved by compromising or scaling down claims during the year	0	95,556.85
Claims rejected during the year	45	67,500.00
<b>Claims unpaid December 31, 1911</b>	<b>838</b>	<b>\$1,381,876.60</b>

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	56	\$99,361.10
Claims (face value) incurred during the year	547	980,000.00
<b>Totals</b>	<b>603</b>	<b>\$1,079,361.00</b>
Claims paid during the year	543	977,786.10
<b>Balance</b>	<b>60</b>	<b>\$101,575.00</b>
Saved by compromising or scaling down claims during the year	0	4,325.00
Claims rejected during the year	3	4,500.00
<b>Claims unpaid December 31, 1911</b>	<b>57</b>	<b>\$92,750.00</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## MUTUAL BENEFIT DEPARTMENT ORDER OF RAILWAY CONDUCTORS OF AMERICA

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. B. Garretson.

Secretary, W. J. Marwell.

Home Office, cor. Third Ave. and Third St., Cedar Rapids, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$582,627.15	\$794,310.79	\$27,443.81	\$1,404,381.75

## Income

Membership fees actually received			\$20,036.00	\$20,036.00
All other assessments or premiums	\$1,197,543.00	\$78,822.00		1,276,365.00
<b>Total received from members</b>	<b>\$1,197,543.00</b>	<b>\$78,822.00</b>	<b>\$20,036.00</b>	<b>\$1,296,401.00</b>
Deduct payments returns to applicants and members	778.00	3.00	328.00	1,109.00
<b>Net amount received from members</b>	<b>\$1,196,765.00</b>	<b>\$78,819.00</b>	<b>\$19,708.00</b>	<b>\$1,295,292.00</b>
Interest on bonds and checks of deposit		30,694.77	16,261.34	46,956.11
<b>Total income</b>	<b>\$1,196,765.00</b>	<b>\$108,913.77</b>	<b>\$35,969.34</b>	<b>\$1,341,648.11</b>

Disbursements				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$1,033,000.00	-----	-----	\$1,033,000.00
Permanent disability claims .....	106,000.00	-----	-----	106,000.00
<b>Total benefits paid.....</b>	<b>\$1,139,000.00</b>	-----	-----	<b>\$1,139,000.00</b>
Salaries of officers and trustees, No. 5.....	-----	-----	\$7,649.99	7,649.99
Other compensation of officers and trustees.....	-----	-----	6,877.39	6,877.39
Salaries and fees paid to supreme medical examiner .....	-----	-----	600.00	600.00
Salaries and fees paid to subordinate medical examiners .....	-----	-----	60.00	60.00
Rent .....	-----	-----	1,000.00	1,000.00
Printing and stationery.....	-----	-----	2,188.53	2,188.53
Postage, express, telegraph and telephone .....	-----	-----	7,012.66	7,012.66
Legal expense in litigating claims .....	-----	-----	2,869.13	2,869.13
Other legal expenses.....	-----	-----	3,533.85	3,533.85
All other disbursements.....	-----	-----	979.75	979.75
<b>Total disbursements.....</b>	-----	-----	-----	<b>\$1,171,771.30</b>
Balance .....	-----	-----	-----	\$1,574,258.56

## Ledger Assets

Book value of bonds and stocks.....	\$ 883,987.30
Deposited in trust companies and banks on interest	505,390.59
Cash in association's office; deposited in banks (not on interest) .....	184,880.67
<b>Total ledger assets.....</b>	<b>\$ 1,574,258.56</b>
<b>Total admitted assets.....</b>	<b>\$ 1,574,258.56</b>

## Liabilities

Death claims due and unpaid, No. 7.....	\$ 13,000.00
Death claims adjusted not yet due, No. 31.....	62,000.00
Death claims reported but not yet adjusted, No. 29.....	47,000.00
<b>Total death claims.....</b>	<b>\$ 122,000.00</b>
Permanent disability claims adjusted not yet due, No. 1 .....	\$ 3,000.00
Permanent disability claims reported but not yet adjusted, No. 6.....	15,000.00
<b>Total permanent disability claims.....</b>	<b>18,000.00</b>
<b>Total unpaid claims.....</b>	<b>\$ 140,000.00</b>
Advance assessments .....	16,854.00
<b>Total liabilities .....</b>	<b>\$ 156,854.00</b>

## Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	41,699	\$78,502,000.00
Benefit certificates written during the year.....	5,070	9,014,000.00
<b>Totals .....</b>	<b>46,769</b>	<b>\$87,516,000.00</b>
Deduct terminated or decreased during the year.....	3,436	5,952,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>43,333</b>	<b>\$81,564,000.00</b>

## Business in Iowa During the Year

	Number	Amount
Benefit certificates written during the year.....	115	\$189,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>1,150</b>	<b>\$2,111,000.00</b>

## Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	63	\$125,000.00
Claims (face value) incurred during the year.....	544	1,030,000.00
<b>Totals .....</b>	<b>607</b>	<b>\$1,155,000.00</b>
Claims paid during the year.....	540	1,033,000.00
<b>Balance .....</b>	<b>67</b>	<b>\$122,000.00</b>
Claims unpaid December 31, 1911.....	67	122,000.00

## Iowa Claims

	Number	Amount
Claims paid during the year.....	11	\$23,000.00

## Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$10,000.00
Claims incurred during the year.....	60	128,000.00
<b>Totals .....</b>	<b>65</b>	<b>\$138,000.00</b>
Claims paid during the year.....	51	106,000.00
<b>Balance .....</b>	<b>14</b>	<b>\$32,000.00</b>
Claims unpaid December 31, 1911.....	7	18,000.00

## Iowa Claims

	Number	Amount
Claims paid during the year.....	2	\$5,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## MUTUAL PROTECTIVE LEAGUE

Organized under the laws of the State of Illinois, made to the Auditor of  
State of the State of Iowa, pursuant to the laws thereof.

President, J. R. Paisley. Secretary, H. W. Shafer.

Incorporated April 15, 1897. Commenced Business April 15, 1897.  
Home Office, M. P. L. Building, Decatur, Ill.

## Balance From Previous Year

	Mortuary Funds	Expense Funds	Total
Balance from previous year	\$211,517.07	\$1,303.29	\$212,820.36

## Income

Assessments or premiums during first 12 months		\$82,508.85	
All other assessments or premiums	\$219,021.47	63,199.82	
Change of certificate fees		316.02	
<b>Total received from members</b>	<b>\$219,021.47</b>	<b>\$146,024.69</b>	
Deduct payments returns to applicants and members	368.57		
<b>Net amount received from members</b>	<b>\$219,552.90</b>	<b>\$146,024.69</b>	
Interest on mortgage loans	7,624.08		
Interest on bonds and dividends on stocks	572.50		
Interest from all other sources	120.99	13.00	
Sale of lodge supplies		1,147.39	
From all other sources, viz:			
Miscellaneous		5,556.41	
<b>Total income</b>	<b>\$227,870.47</b>	<b>\$152,741.49</b>	<b>\$380,611.96</b>
			<b>\$380,611.96</b>

## MUTUAL PROTECTIVE LEAGUE

## Disbursements

	Mortuary Funds	Expense Funds	Total
Death claims	\$244,585.00		
Permanent disability claims	950.00		
<b>Total benefits paid</b>	<b>\$245,535.00</b>		
Commissions and fees paid to deputies and organizers		\$105,487.39	
Salaries of officers and trustees, No. 16		14,840.74	
Salaries of office employes, No. 19		12,744.45	
Salaries and fees paid to supreme medical examiners		4,962.30	
Insurance department fees		160.00	
Rent		412.25	
Advertising, printing and stationery		944.83	
Postage, express, telegraph and telephone		5,038.40	
Lodge supplies		5,893.37	
Official publication		2,199.95	
Expense of supreme lodge meeting		2,803.73	
Legal expense in litigating claims		926.63	
Furniture and fixtures		895.81	
All other disbursements		5,528.56	
<b>Total disbursements</b>		<b>\$508,392.41</b>	<b>\$508,392.41</b>
<b>Balance</b>		<b>\$185,049.91</b>	

## Ledger Assets

Book value of real estate	\$	16,172.80
Mortgage loans on real estate		102,280.00
Book value of bonds and stocks		10,527.70
Deposited in trust companies and banks on interest		50,785.55
Cash in association's office		5,283.86
<b>Total ledger assets</b>	<b>\$</b>	<b>185,049.91</b>

## Non-Ledger Assets

Interest and rents due and accrued	\$	4,492.98
Market value of real estate over book value		3,827.20
Market value of bonds and stocks over book value		72.30
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		30,306.97
Office furniture and supplies		12,250.00
Balance due from organizers not secured by bond		34,378.69
		<b>46,628.69</b>
<b>Gross assets</b>	<b>\$</b>	<b>270,468.05</b>

## IOWA INSURANCE REPORT

## Deduct Assets Not Admitted

Balance due from organizers not secured by bonds.. \$	34,378.69	
Other items, viz.:		
Office furniture and supplies .....	12,250.00	
		46,628.69
Total admitted assets .....	\$	223,839.36

## Liabilities

Death claims due and unpaid, No. 1..... \$	3,000.00	
Death claims adjusted not yet due, No. 7.....	7,400.00	
Death claims resisted, No. 2.....	2,000.00	
Death claims reported but not yet adjusted, No. 32..	36,200.00	
Total death claims .....	\$	48,600.00
Permanent disability claims reported but not yet adjusted, No. 1..... \$	20.00	
Total permanent disability claims.....		20.00
Total unpaid claims .....	\$	48,620.00
Salaries, rents, expenses, commissions, etc., due or accrued .....		2,895.32
Total liabilities .....	\$	51,515.32

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	23,978	\$27,690,775.00
Benefit certificates written during the year.....	10,930	11,312,153.00
Benefit certificates increased during the year.....	0	34,594.00
Totals .....	34,908	\$39,037,522.00
Deduct terminated or decreased during the year.....	9,466	10,194,647.00
Total benefit certificates in force December 31, 1911 .....	25,442	\$28,842,875.00

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	669	\$781,000.00
Benefit certificates written during the year.....	475	486,644.00
Benefit certificates increased during the year.....	0	500.00
Totals .....	1,144	\$1,267,644.00
Deduct terminated or decreased during the year.....	395	418,600.00
Total benefit certificates in force December 31, 1911 .....	749	\$849,044.00
Received during the year from members in Iowa:		
Mortuary, \$3,691.93; expense, \$7,996.84; total, \$11,688.77.		

## MUTUAL PROTECTIVE LEAGUE

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement..	36	\$ 46,200.00	
Claims (face value) incurred during the year.....	227	256,000.00	
Totals .....	263	\$302,200.00	
Claims paid during the year.....	221	244,585.00	
Balance .....	42	\$ 57,615.00	
Saved by compromising or scaling down claims during the year .....	0	9,015.00	
Claims unpaid December 31, 1911.....	42	\$48,600.00	

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement..	1 \$	2,000.00
Claims (face value) incurred during the year.....	7	9,000.00
Totals .....	8	11,000.00
Claims paid during the year.....	8	11,000.00

## Exhibit of Permanent Disability Claims

Claims unpaid December 31, 1910, as per last statement..	1 \$	500.00
Claims incurred during the year.....	3	470.00
Totals .....	4 \$	970.00
Claims paid during the year.....	3	950.00
Balance .....	1	\$ 20.00
Claims unpaid December 31, 1911 .....	1	20.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## MYSTIC TOILERS

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. H. Antes.

Secretary, J. F. Taake.

Incorporated February 21, 1899.

Commenced business March 15, 1899.

Home Office, 4th and Locusts Sts., Des Moines, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$719.92	\$119,620.88	\$320.62	\$120,661.42



## Income

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Membership fees actually received .....			\$526.00	\$526.00
Assessments or premiums during first 12 months...			10,366.74	\$10,366.74
All other assessments or premiums .....	36,296.40		9,381.29	45,677.69
Dues and per capita tax .....			4,988.10	4,988.10
<b>Total received from members .....</b>	<b>\$36,296.40</b>		<b>\$25,257.04</b>	<b>\$61,553.44</b>
Interest on mortgage loans .....		6,687.77		6,687.77
Interest from all other sources .....		421.65		421.65
Sale of lodge supplies .....			145.40	145.40
Surety bond fees .....			84.00	84.00
<b>Total income .....</b>	<b>\$36,296.40</b>	<b>\$7,109.42</b>	<b>\$25,486.44</b>	<b>\$68,892.26</b>

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$28,968.40			\$28,968.40
Sick and accident claims .....	725.00			725.00
<b>Total benefits paid .....</b>	<b>\$29,693.40</b>			<b>\$29,693.40</b>
Commissions and fees paid to deputies and organizers .....			3,079.98	3,079.98
Salaries of deputies and organizers .....			826.15	826.15
Salaries of officers and trustees, No. 7 .....			6,086.00	6,086.00
Salaries and other compensation of committees .....			90.00	90.00
Salaries of office employees, No. 3 .....			2,416.50	2,416.50
Salaries and fees paid to supreme medical examiners .....			146.75	146.75
Traveling and other expenses of officers, trustees and committees .....			55.10	55.10
Insurance department fees .....			463.42	463.42
Rent .....			687.50	687.50
Advertising, printing and stationery .....			962.41	962.41
Postage, express, telegraph and telephone .....			834.72	834.72
Lodge supplies .....			20.24	20.24
Official publication .....			996.88	996.88
Legal expense in litigating claims .....			75.00	75.00
Fraternal Order of Mountaineer's contract .....			6,585.50	6,585.50
Miscellaneous .....			254.38	254.38
Accrued interest on mortgages purchased .....		306.26		306.26
<b>Total disbursements .....</b>				<b>\$54,477.19</b>
<b>Balance .....</b>				<b>\$135,076.49</b>

## Ledger Assets

Mortgage loans on real estate .....	\$ 130,526.00
Deposited in trust companies and banks on interest .....	4,550.49
<b>Total ledger assets .....</b>	<b>\$ 135,076.49</b>

## Non-Ledger Assets

Assessments actually collected by subordinate lodges .....	
Interest and rents due and accrued .....	3,944.67
not yet turned over to supreme lodge .....	5,150.00
<b>Gross assets .....</b>	<b>\$ 144,171.46</b>
<b>Total admitted assets .....</b>	<b>\$ 144,171.46</b>

## Liabilities

Death claims reported but not yet adjusted, No. 1 .....	\$ 787.00
<b>Total death claims .....</b>	<b>\$ 787.00</b>
<b>Total unpaid claims .....</b>	<b>\$ 787.00</b>

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	4,693	\$5,394,500.00
Benefit certificates written during the year .....	479	490,000.00
<b>Totals .....</b>	<b>5,172</b>	<b>\$5,884,500.00</b>
Deduct terminated or decreased during the year .....	1,827	2,227,250.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>3,345</b>	<b>\$3,657,250.00</b>

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	2,745	\$3,063,000.00
Benefit certificates written during the year .....	99	105,500.00
<b>Totals .....</b>	<b>2,841</b>	<b>\$3,168,500.00</b>
Deduct terminated or decreased during the year .....	312	357,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>2,529</b>	<b>\$2,751,500.00</b>
Received during the year from members in Iowa:		
Mortuary, \$31,227.05; expense, \$14,757.24; total, \$45,984.29.		

IOWA INSURANCE REPORT

Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims (face value) incurred during the year-----	35	\$39,000.00
Totals -----	35	\$39,000.00
Claims paid during the year-----	34	38,000.00
Balance -----	1	\$1,000.00
Claims unpaid December 31, 1911-----	1	\$1,000.00

Iowa Claims		
	Number	Amount
Claims (face value) incurred during the year-----	22	\$26,000.00
Totals -----	22	\$26,000.00
Claims paid during the year-----	21	25,000.00
Balance -----	1	1,000.00
Claims unpaid December 31, 1911-----	1	\$1,000.00

Exhibit of Sick and Accident Claims

Total Claims		
	Number	Amount
Claims incurred during the year-----	16	\$725.00
Totals -----	16	\$725.00
Claims paid during the year -----	16	725.00

Iowa Claims		
	Number	Amount
Claims incurred during the year-----	10	\$550.00
Totals -----	10	\$550.00
Claims paid during the year-----	10	550.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

MYSTIC WORKERS OF THE WORLD

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. Ross Mickey.

Secretary, John R. Walsh.

Incorporated Feb. 24, 1896.

Commenced Business Feb. 24, 1896.

Home Office, Fulton, Illinois.

Balance From Previous Year				
	Mortuary Funds	Reserve Funds	Interest Funds	
Balance from previous year	\$77,003.00	\$472,652.05	\$8,961.41	
Income				
All other assessments or premiums -----	\$615,371.65	-----	-----	
Total received from members -----	\$615,371.65	-----	-----	
Deduct payments returns to applicants and members -----	87.85	-----	-----	
Net amount received from members ----	\$615,283.80	-----	-----	
Interest on mortgage loans -----	-----	-----	12,490.88	
Interest on bonds-----	-----	-----	11,043.97	
Interest from all other sources -----	-----	-----	2,313.06	
Total income -----	\$615,283.80	-----	\$25,847.91	
Expenses				
	Building Funds	Contingent Funds	Expense Funds	Total
Balance from previous year	\$14,077.71	\$685.76	\$5,398.54	\$578,778.47
All other assessments or premiums -----	-----	-----	-----	\$615,371.65
Dues and per capita tax....	-----	-----	\$384.82	384.82
Other payments by members, viz-- Certificate fees -----	-----	-----	12,000.55	12,000.55
Total received from members -----	-----	-----	\$12,385.37	\$627,757.02
Deduct payments returns to applicants and members -----	-----	-----	23.25	111.10
Net amount received from members ---	-----	-----	\$12,362.12	\$627,645.92

IOWA INSURANCE REPORT

	Building Funds	Contingent Funds	Expense Funds	Total
Interest on mortgage loans	-----	-----	-----	12,490.88
Interest on bonds	-----	-----	-----	11,043.97
Interest from all other sources	-----	-----	-----	2,313.06
Sale of lodge supplies	-----	-----	2,672.28	2,672.28
From all other sources, viz:				
Surety bond premium	-----	-----	1,653.50	1,653.50
Miscellaneous	-----	-----	132.20	132.20
<b>Total income</b>	-----	-----	\$16,820.10	\$657,951.81

Disbursements

	Mortuary Funds	Reserve Funds	Interest Funds	Total
Death claims	\$529,264.32	-----	-----	
Accident claims	25,675.00	-----	-----	
Old age benefits	275.00	-----	-----	
<b>Total benefits paid</b>	\$555,214.32	-----	-----	
All other disbursements	20.00	-----	\$5,091.50	
<b>Total disbursements</b>	\$555,234.32	-----	\$5,091.50	
<b>Balance</b>	\$42,202.96	\$490,540.27	\$19,717.82	

	Building Funds	Contingent Funds	Expense Funds	Total
Death claims	-----	-----	-----	\$529,264.32
Accident claims	-----	-----	-----	25,675.00
Old age benefits	-----	-----	-----	275.00
<b>Total benefits paid</b>	-----	-----	-----	\$555,214.32
Commissions and fees paid to deputies and organizers	-----	-----	\$34,119.75	34,119.75
Salaries of deputies and organizers	-----	-----	11,501.50	11,501.50
Salaries of managers or agents not deputies or organizers	-----	-----	8,112.22	8,112.22
Salaries of officers and trustees	-----	-----	8,000.00	8,000.00
Other compensation of officers and trustees, board of directors	-----	-----	5,617.00	5,617.00
Salaries of office employes	-----	\$729.46	8,184.89	8,914.35
Traveling and other expenses of officers, trustees and committees	-----	5.66	2,029.46	2,035.12
For collection and exchange of assessments and dues	-----	-----	2.45	2.45
Insurance department fees	-----	-----	323.72	323.72
Rent	-----	-----	1,320.00	1,320.00

MYSTIC WORKERS OF THE WORLD

	Building Funds	Contingent Funds	Expense Funds	Total
Advertising, printing and stationery	-----	-----	2,638.28	2,638.28
Postage, express, telegraph and telephone	-----	\$267.60	2,870.73	3,138.33
Lodge supplies	-----	-----	2,108.24	2,108.24
Official publication	-----	-----	5,033.09	5,033.09
Expense of supreme lodge meeting	-----	-----	313.20	313.20
Legal expense in litigating claims	-----	-----	608.10	608.10
Other legal expenses	-----	-----	42.80	42.80
Furniture and fixtures	-----	-----	568.28	568.28
Taxes, repairs and other expenses on real estate	-----	-----	89.48	89.48
All other disbursements	-----	26.33	5,549.68	10,687.51
<b>Total disbursements</b>	-----	\$1,029.05	\$99,032.87	\$669,387.74
	-----	470.95	-----	-----
<b>Balance</b>	-----	\$14,077.71	\$9,332.83	\$576,342.54

Ledger Assets

Book value of real estate	\$ 1,122.78
Mortgage loans on real estate	221,600.00
Book value of bonds and stocks	217,993.00
Deposited in trust companies and banks on interest, two per cent	135,155.81
Cash in association's office, \$389.80; deposited in banks (not on interest), \$81.15	470.95
<b>Total ledger assets</b>	\$ 576,342.54

Non-Ledger Assets

Interest and rents due and accrued	11,642.19
Market value of bonds and stocks over book value	3,248.35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	52,996.40
All other assets, viz—	
Supply inventory	1,575.00
Library	709.15
Furniture and fixtures	4,633.40
Contingent fund, general attorney	200.00
<b>Gross assets</b>	\$ 651,347.03
<b>Deduct Assets Not Admitted</b>	
Book value of real estate over market value	\$ 1,050.00
Contingent fund, general attorney	200.00
	1,250.00
<b>Total admitted assets</b>	\$ 650,097.03

**Liabilities**

Pending adjustment .....	\$	200.00
Amount due beneficiary.....		440.05
Death claims resisted, No. 10.....		13,500.00
Death claims reported but not yet adjusted, No. 33..		41,300.00
<b>Total death claims, No. 43.....</b>	<b>\$</b>	<b>55,440.05</b>
Sick and accident claims reported but not yet adjusted, No. 14.....	\$	1,375.00
<b>Total sick and accident claims.....</b>		<b>1,375.00</b>
<b>Total unpaid claims.....</b>	<b>\$</b>	<b>56,815.05</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....		4,448.95
Taxes due or accrued.....		5,965.46
<b>Total liabilities .....</b>	<b>\$</b>	<b>67,229.46</b>

**Exhibit of Certificates**

**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	64,227	\$81,523,450.00
Benefit certificates written during the year.....	10,878	13,132,500.00
Benefit certificates increased during the year.....	0	104,500.00
<b>Totals .....</b>	<b>75,105</b>	<b>\$94,760,450.00</b>
Deduct terminated or decreased during the year.....	4,080	4,901,700.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>71,025</b>	<b>\$89,858,750.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	7,054	\$9,063,125.00
Benefit certificates written during the year.....	639	797,000.00
Benefit certificates received by transfer during the year	28	31,500.00
Benefit certificates increased during the year.....	0	10,500.00
<b>Totals .....</b>	<b>7,721</b>	<b>\$9,905,125.00</b>
Deduct terminated or decreased during the year.....	515	611,300.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>7,206</b>	<b>\$9,293,825.00</b>
Received during the year from members in Iowa: Mortuary, \$58,014.25; expense, \$11,485.23; total, \$69,499.48.		

**Exhibit of Death Claims**

**Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	61	\$88,345.34
Claims (face value) incurred during the year.....	435	552,975.00
<b>Totals .....</b>	<b>496</b>	<b>\$641,320.34</b>
Claims paid during the year.....	451	529,264.32
<b>Balance .....</b>	<b>45</b>	<b>\$112,056.02</b>
Saved by compromising or scaling down claims during the year .....	0	53,615.97
Claims rejected during the year.....	2	3,000.00
Claims unpaid December 31, 1911.....	43	\$55,440.05

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	5	\$8,000.00
Claims (face value) incurred during the year.....	40	51,400.00
<b>Totals .....</b>	<b>45</b>	<b>\$59,400.00</b>
Claims paid during the year.....	43	50,413.89
<b>Balance .....</b>	<b>2</b>	<b>\$8,986.11</b>
Saved by compromising or scaling down claims during the year .....	0	5,986.11
Claims unpaid December 31, 1911.....	2	\$3,000.00

**Exhibit of Sick and Accident Claims**

**Total Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	21	\$2,175.00
Claims incurred during the year.....	261	26,525.00
<b>Totals .....</b>	<b>282</b>	<b>\$28,700.00</b>
Claims paid during the year.....	247	25,675.00
Claims unpaid December 31, 1911.....	24	\$1,375.00

**Iowa Claims**

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	2	\$200.00
Claims incurred during the year.....	28	3,350.00
<b>Totals .....</b>	<b>30</b>	<b>\$3,550.00</b>
Claims paid during the year.....	26	2,900.00
Claims unpaid December 31, 1911.....	3	\$550.00

**Exhibit of Old Age and Other Claims**

**Total Claims**

	Number	Amount
Claims incurred during the year.....	3	\$275.00
<b>Totals .....</b>	<b>3</b>	<b>\$275.00</b>
Claims paid during the year.....	3	275.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. B. Kirkpatrick.

Secretary, J. V. Abrahams.

Incorporated Feb. 22, 1892.

Commenced business Feb. 22, 1892.

Home Office, 701 Kansas Ave., Topeka, Kansas.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$238,622.42	\$1,386,405.65	\$66,881.43	\$1,691,909.50
<b>Income</b>				
Assessments or premiums during first 6 months	-----	-----	148,366.77	148,366.77
All other assessments or premiums	\$1,064,786.60	-----	-----	1,064,786.60
Dues and per capita tax	-----	-----	182,741.93	182,741.93
Reserve fund	-----	178,939.57	-----	178,939.57
Total received from members	\$1,064,786.60	\$178,939.57	\$331,108.70	\$1,574,834.87
Interest on mortgage loans	-----	40,808.42	-----	40,808.42
Interest on bonds and dividends on stocks	20,641.97	-----	-----	20,641.97
Interest from all other sources	-----	6,823.17	-----	6,823.17
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings	-----	27,053.62	-----	27,053.62
Sale of lodge supplies	-----	-----	2,413.86	2,413.86
From all other sources, viz:				
Certificate fees	-----	-----	1,385.55	1,385.55
Returned to expense account	-----	-----	34.75	34.75
Returned on death claim	1,908.00	-----	-----	1,908.00
Returned on assess. paid	15.00	-----	-----	15.00
Commissions on loans	-----	-----	1,020.07	1,020.07
Transfer from general to reserve	-----	8,636.01	-----	8,636.01
Total income	\$1,066,709.60	\$282,902.76	\$335,962.93	\$1,685,575.29

## KNIGHTS AND LADIES OF SECURITY

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$1,161,496.62	-----	-----	\$1,161,496.62
Permanent disability claims	7,456.25	-----	-----	7,456.25
Old age benefits	22,396.06	-----	-----	22,396.06
Settlement of contested claims	8,102.03	-----	-----	8,102.03
Total benefits paid	\$1,199,450.96	-----	-----	\$1,199,450.96
Commissions and fees paid to deputies and organizers	-----	-----	228,551.49	228,551.49
Salaries of officers and trustees, No. 3	-----	-----	13,200.00	13,200.00
Salaries and other compensation of committees	-----	-----	3,306.88	3,306.88
Salaries of office employes, No. 39	-----	-----	23,992.42	23,992.42
Salaries and fees paid to supreme medical examiners	-----	-----	6,000.00	6,000.00
Traveling and other expenses of officers, trustees and committees	-----	-----	1,275.12	1,275.12
Insurance department fees	-----	-----	485.00	485.00
Rent including \$2,400.00 for association's occupancy of its own buildings	-----	-----	2,400.00	2,400.00
Advertising, printing and stationery	-----	-----	21,944.49	21,944.49
Postage, express, telegraph and telephone	-----	-----	8,417.03	8,417.03
Official publication	-----	-----	14,967.95	14,967.95
Legal expense in litigating claims	-----	-----	1,130.02	1,130.02
Other legal expenses	-----	-----	3,175.87	3,175.87
Furniture and fixtures	-----	-----	434.20	434.20
Taxes, repairs and other expenses on real estate	-----	11,725.11	-----	11,725.11
All other disbursements	-----	-----	14,277.81	14,277.81
Total disbursements	-----	-----	-----	\$1,554,734.35
Balance	-----	-----	-----	\$1,822,750.44

## Ledger Assets

Book value of real estate	\$	302,525.18
Mortgage loans on real estate		749,758.38
Book value of bonds and stocks		503,285.40
Deposited in banks (not on interest)		267,181.48
Total ledger assets		\$1,822,750.44

## Non-Ledger Assets

Interest and rents due and accrued	\$	21,292.36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		93,322.66
All other assets, viz:		
Reserve fund	\$	12,977.00
Expense fund		26,682.42
Gross assets		\$1,977,024.88

**Liabilities**

Death claims due and unpaid, No. 26.....	\$	33,040.30
Death claims reported but not yet adjusted, No. 73.....		81,121.43
<b>Total death claims .....</b>	<b>\$</b>	<b>114,161.73</b>
Permanent disability claims reported but not yet adjusted, No. 1.....	\$	500.00
<b>Total permanent disability claims.....</b>	<b>\$</b>	<b>500.00</b>
Old age and other benefits due and unpaid, No. 15.....		1,600.00
<b>Total unpaid claims .....</b>	<b>\$</b>	<b>116,261.73</b>
<b>Total liabilities .....</b>	<b>\$</b>	<b>116,261.73</b>

**Exhibit of Certificates****Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	100,383	\$120,986,000.00
Benefit certificates written during the year.....	35,795	39,973,000.00
<b>Totals .....</b>	<b>136,178</b>	<b>\$160,959,000.00</b>
Deduct terminated or decreased during the year.....	19,692	21,508,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>116,486</b>	<b>\$139,451,000.00</b>

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	2,428	\$2,695,000.00
Benefit certificates written during the year.....	686	793,000.00
<b>Totals .....</b>	<b>3,114</b>	<b>\$3,488,000.00</b>
Deduct terminated or decreased during the year.....	420	451,000.00

<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>2,694</b>	<b>\$3,037,000.00</b>
<b>Received during the year from members in Iowa:</b>		
Mortuary, \$23,839.71; reserve, \$2,668.63; expense, \$6,964.36; total, \$33,472.70.		

**Exhibit of Death Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement.....		97	\$ 123,000.00
Claims (face value) incurred during the year.....		960	1,219,500.00
<b>Totals .....</b>	<b>1,057</b>	<b>\$1,342,500.00</b>	
Claims paid during the year.....	958	1,161,496.62	
<b>Balance .....</b>	<b>0</b>	<b>\$ 181,003.38</b>	
Saved by compromising or scaling down claims during the year .....	0	57,003.38	
Claims rejected during the year.....	26	34,500.00	
<b>Claims unpaid December 31, 1911.....</b>	<b>99</b>	<b>\$124,000.00</b>	

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement.....		3	\$ 4,000.00
Claims (face value) incurred during the year.....		20	22,500.00
<b>Totals .....</b>	<b>23</b>	<b>\$ 26,500.00</b>	
Claims paid during the year.....	19	21,893.34	
<b>Balance .....</b>	<b>0</b>	<b>\$ 4,606.66</b>	
Saved by compromising or scaling down claims during the year .....	0	1,106.66	
Claims rejected during the year.....	1	3,000.00	
<b>Claims unpaid December 31, 1911.....</b>	<b>4</b>	<b>\$3,500.00</b>	

**Exhibit of Permanent Disability Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement.....		1	\$ 500.00
Claims incurred during the year.....		19	7,456.25
<b>Totals .....</b>	<b>20</b>	<b>\$7,956.25</b>	
Claims paid during the year.....	19	7,456.25	
<b>Balance .....</b>	<b>1</b>	<b>\$ 500.00</b>	
<b>Claims unpaid December 31, 1911.....</b>	<b>1</b>	<b>\$ 500.00</b>	

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement.....		1	500.00
Claims incurred during the year.....		1	250.00
<b>Totals .....</b>	<b>2</b>	<b>750.00</b>	
Claims paid during the year.....	2	750.00	

**Exhibit of Old Age and Other Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement.....		7	\$ 1,000.00
Claims incurred during the year.....		184	22,996.06
<b>Totals .....</b>	<b>191</b>	<b>\$23,996.06</b>	
Claims paid during the year.....	176	22,396.06	
<b>Balance .....</b>	<b>15</b>	<b>\$ 1,600.00</b>	
<b>Claims unpaid December 31, 1911.....</b>	<b>15</b>	<b>\$ 1,600.00</b>	

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## NATIONAL UNION

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Henry C. Smale. Secretary, Edwin A. Myers.

Incorporated May 11, 1881. Commenced business June, 1881.

Home Office, 447 Michigan Street, Toledo, Ohio.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year				\$1,935,766.04

## Income

Membership fees actually received			\$13,405.50	\$13,405.50
All other assessments or premiums	\$2,326,742.07	\$50,000.00	167,297.25	2,544,039.32
Dues and per capita tax			1,019.80	1,019.80
Other payments by members, viz:				
Chng cfts—reg. socials.			895.00	895.00
Total received from members	\$2,326,742.07	\$50,000.00	\$182,615.45	\$2,559,360.52
Interest on bonds and dividends on stocks		79,693.81		79,693.81
Interest from all other sources	6,139.16	532.01	279.41	6,950.58
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings			2,626.95	2,626.95
Sale of lodge supplies			1,216.52	1,216.52
Council bonds			1,147.50	1,147.50
Recovered from other sources			531.85	531.85
Fines—net			240.75	240.75
Gross profit on sale of bonds		500.00		500.00
Total income	\$2,332,881.23	\$130,725.82	\$188,661.43	\$2,652,268.48

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$2,313,040.40			\$2,313,040.40
Total benefits paid	\$2,313,040.40			\$2,131,040.40
Commissions and fees paid to deputies and organizers			34,256.95	34,256.95
Salaries of deputies and organizers			27,054.15	27,054.15
Salaries of managers or agents not deputies or organizers			3,550.00	3,550.00
Salaries of officers and trustees			16,234.33	16,234.33
Other compensation of officers and trustees			215.00	215.00
Salaries and other compensation of committees			1,999.97	1,999.97
Salaries of office employees			21,925.00	21,925.00
Other compensation of office employees			191.50	191.50
Salaries and fees paid to supreme medical examiners			4,500.00	4,500.00
Salaries and fees paid to subordinate medical examiners			17,270.50	17,270.50
Traveling and other expenses of officers, trustees and committees			10,582.67	10,582.67
Insurance department fees			495.67	495.67
Rent including \$2,000.00 for association's occupancy of its own buildings			7,710.00	7,710.00
Advertising, printing and stationery			11,044.61	11,044.61
Postage, express, telegraph and telephone			6,217.01	6,217.01
Lodge supplies			16.50	16.50
Official publication			2,251.01	2,251.01
Legal expense in litigating claims			1,230.40	1,230.40
Furniture and fixtures			1,066.36	1,066.36
Taxes, repairs and other expenses on real estate			2,587.52	2,587.52
Loss on sale or maturity of ledger assets			16,109.26	16,109.26
All other disbursements			23,808.77	23,808.77
Total disbursements				\$2,523,357.58
Balance				\$2,064,676.94

## Ledger Assets

Book value of real estate	\$ 40,453.65
Book value of bonds and stocks	1,863,988.00
Deposited in trust companies and banks on interest	151,235.29
Total ledger assets	\$ 2,064,676.94

## Non-Ledger Assets

Interest due and accrued .....	\$ 21,137.09
Market value of bonds and stocks over book value..	62,237.53
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	236,187.77
Gross assets .....	\$ 2,354,239.05
Total admitted assets .....	\$ 2,354,239.05

## Liabilities

Death claims resisted .....	\$ 11,000.00
Death claims reported but not yet adjusted.....	199,000.00
Total death claims .....	\$ 210,000.00
Total unpaid claims .....	\$ 210,000.00
Salaries, rents, expenses, commissions, etc., due or accrued .....	7,138.70
Total liabilities .....	\$ 217,138.70

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	63,707	\$123,840,000.00
Benefit certificates written during the year.....	7,289	8,552,000.00
Benefit certificates increased during the year.....	0	381,000.00
Totals .....	70,996	\$132,782,000.00
Deduct terminated or decreased during the year.....	8,373	12,191,500.00
Total benefit certificates in force December 31, 1911 .....	62,623	\$120,590,500.00

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	420	\$692,000.00
Benefit certificates written during the year.....	103	125,000.00
Benefit certificates increased during the year.....	0	4,000.00
Totals .....	523	\$818,000.00
Deduct terminated or decreased during the year.....	150	195,000.00
Total benefit certificates in force December 31, 1911 .....	373	\$623,000.00
Received during the year from members in Iowa: Mortuary, \$13,659.60; expense, \$114.05; total, \$13,764.65.		

## Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1910, as per last statement..	109	\$ 223,000.00
Claims (face value) incurred during the year.....	983	2,307,000.00
Totals .....	1,092	\$2,530,000.00
Claims paid during the year.....	989	2,313,040.40
Balance .....	97	\$216,959.60
Saved by compromising or scaling down claims during the year .....	0	3,959.60
Claims rejected during the year.....	3	3,000.00
Claims unpaid December 31, 1911.....	94	\$210,000.00
Iowa Claims	Number	Amount
Claims (face value) incurred during the year.....	4	\$9,000.00
Totals .....	4	\$9,000.00
Claims paid during the year.....	3	6,000.00
Balance .....	1	\$3,000.00
Claims unpaid December 31, 1911.....	1	\$3,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## THE NORTH STAR BENEFIT ASSOCIATION

Organized under the laws of the State of Illinois, made to the Auditor of  
State of the State of Iowa, pursuant to the laws thereof.

President, Jas. F. Myers, M. D. Secretary, G. L. Peterson.

Incorporated July 18, 1899.

Commenced business, August 3, 1899.

Home Office, Moline, Illinois.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$1,293.65	\$93,024.77	\$8,240.27	\$102,558.69

## Income

All other assessments or premiums .....	\$41,716.58	\$5,959.50		\$47,676.08
Dues and per capita tax.....			19,328.32	19,328.32
Other payments by mem- bers, viz:				
Certificate fees .....			1,035.00	1,035.00
Total received from members .....	\$41,716.58	\$5,959.50	\$20,363.32	\$68,039.40



	Mortuary Funds	Reserve Funds	Expense Funds	Total
Deduct payments returns to applicants and mem- bers .....			8.71	8.00
Net amount received from members ..	\$41,716.58	\$9,959.51	\$20,211.82	\$68,887.40
Interest on mortgage loans		4,461.25		4,461.25
Interest on bonds and divi- dends on stocks .....		490.00		490.00
Interest from all other sources .....		399.77		399.77
Sale of lodge supplies.....			186.40	186.40
From all other sources, viz: - Refund from Grand Ob- servatory .....			30.40	30.40
Premium on bonds for officers of local ob- servatories .....			57.96	57.96
Total income .....	\$41,716.58	\$11,310.52	\$20,630.08	\$73,657.18

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$28,474.71			\$28,474.71
Commissions and fees paid to deputies and organ- izers .....			11,031.75	11,031.75
Salaries of officers and trustees, No. 1.....			4,252.50	4,252.50
Salaries and other compen- sation of committees.....			221.00	221.00
Salaries of office employes, No. 2 .....			1,460.67	1,460.67
Traveling and other ex- penses of officers, trus- tees and committees.....			667.56	667.56
Insurance department fees.			145.44	145.44
Rent including occupancy of its own buildings.....			470.00	470.00
Advertising, printing and stationery and supplies.			915.73	915.73
Express, telegraph and telephone .....			172.99	172.99
Official publication .....			945.62	945.62
Expense of supreme lodge meeting .....			1,919.71	1,919.71
Other legal expenses .....			193.80	193.80
Furniture and fixtures .....			655.55	655.55
All other disbursements.....		32.20	806.16	928.36
Total disbursements.....	\$28,474.71	\$32.20	\$23,949.18	\$53,456.09
Balance .....	\$6,535.92	\$112,305.09	\$4,921.17	\$123,759.78

## Ledger Assets

Mortgage loans on real estate.....	\$	100,300.00		
Book value of bonds and stocks.....		10,300.00		
Deposited in trust companies and banks on interest		8,000.00		
Cash in association's office, \$300.00; deposited in banks (not on interest), \$10,522.04; less \$5,562.26 orders outstanding issued Dec. 28, 1911.....			5,259.78	
Total ledger assets .....	\$			\$ 123,759.78

## Non-Ledger Assets

Interest and rents due and accrued.....	\$	1,849.49
Market value of real estate over book value.....		165.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		5,765.35
Certificate fees .....	\$	108.00
Supplies .....		6.20
Office furniture, records, supplies, etc.....		1,500.00
		1,614.20
Gross assets .....	\$	133,153.82
Total admitted assets .....	\$	133,153.82

## Liabilities

Death claims resisted, No. 1.....	\$	2,000.00
Death claims reported but not yet adjusted, No. 7.....		7,500.00
Total death claims .....	\$	9,500.00
Total liabilities .....	\$	9,500.00

## Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	5,324	\$5,423,725.00
Benefit certificates written during the year.....	924	831,700.00
Benefit certificates increased during the year.....	0	5,000.00
Totals .....	6,248	\$6,260,425.00
Deduct terminated or decreased during the year.....	435	402,900.00
Total benefit certificates in force December 31, 1911 .....	5,813	\$5,857,525.00

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	409	\$406,600.00
Benefit certificates written during the year.....	80	68,000.00
Benefit certificates increased during the year.....	0	1,500.00
Totals .....	489	\$476,100.00
Deduct terminated or decreased during the year.....	19	15,000.00
Total benefit certificates in force December 31, 1911 .....	470	\$461,100.00
Received during the year from members in Iowa: Mortuary, \$3,163.86; reserve, \$451.98; expense, \$1,546.71; total, \$5,162.55.		

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement 10 per cent of amount paid into the benefit fund after five years of membership on claims unpaid December 31, 1910		3	\$ 4,000.00
Claims (face value) incurred during the year		33	36,085.93
Totals		36	\$40,085.93
Claims paid during the year		28	28,474.71
Balance		8	\$11,622.73
Saved by compromising or scaling down claims during the year		0	2,122.73
Claims rejected during the year		1	2,000.00
Claims unpaid December 31, 1911		7	\$7,500.00

  

Iowa Claims		Number	Amount
Claims (face value) incurred during the year		3	\$3,015.04
Totals		3	\$3,015.04
Claims paid during the year		3	3,015.04

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Rev. B. H. Forkenbrock. Secretary, Peter Kern.

Incorporated November 20, 1879. Commenced business May 21, 1879.

Home Office, cor. 4th and Vine St., Fort Madison, Iowa.

Balance From Previous Year				
	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$4,767.38	\$317,366.44	\$1.53	\$322,135.35
Income				
Membership fees actually received			\$1,182.00	\$1,182.00
All other assessments or premiums	\$94,795.65	\$11,152.37	5,576.23	111,524.25
Dues and per capita tax			5,540.00	5,540.00
Medical examiners' fees actually received			204.00	204.00
Total received from members	\$94,795.65	\$11,152.37	\$12,502.23	\$118,450.25

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Interest on mortgage loans		17,612.92	672.93	18,285.85
Interest from all other sources		185.71		185.71
Sale of lodge supplies			111.30	111.30
From all other sources, viz:				
Change and dupl. certificate fees			58.00	58.00
Fines			11.50	11.50
Transferred from reserve fund	8,000.00			8,000.00
Fees in making loans			82.70	82.70
Total income	102,795.65	\$28,951.00	\$13,438.66	\$145,185.31

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$102,000.00			\$102,000.00
Commissions and fees paid to deputies and organizers			3,271.50	3,271.50
Salaries of officers and trustees, No. 2			2,300.00	2,300.00
Salaries and fees paid to supreme medical examiners			238.50	238.50
Traveling and other expenses of officers, trustees and committees			514.41	514.41
Insurance department fees			112.30	112.30
Advertising, printing and stationery			1,137.56	1,137.56
Postage, express, telegraph and telephone			216.84	216.84
Lodge supplies			183.96	183.96
Other legal expenses			68.40	68.40
Furniture and fixtures			112.25	112.25
All other disbursements		8,000.00	5,268.75	13,268.75
Total disbursements				\$128,424.47
Balance				\$343,896.19

## Ledger Assets

Book value of real estate	\$ 329,900.00
Deposited in banks (not on interest)	11,282.69
Other ledger assets, viz:	
Reserve fund assts. or assts. paid from reserve fund—(loaned to old members at interest)	2,713.50
Total ledger assets	\$ 343,896.19
Non-Ledger Assets	
Interest and rents due and accrued	\$ 4,817.31
All other assets, viz:	
Office furniture	\$ 1,000.00
	1,000.00
Gross assets	\$349,713.50

**Deduct Assets Not Admitted**

Office furniture .....	\$ 1,000.00	1,000.00
Total admitted assets .....	\$ 348,713.50	

**Liabilities**

Death claims reported but not yet adjusted, No. 6..	\$ 10,000.00	
Total death claims .....	\$ 10,000.00	
Total unpaid claims .....	\$ 10,000.00	
Salaries, rents, expenses, commissions, etc., due or accrued .....		712.50
Total liabilities .....	\$ 10,712.50	

**Exhibit of Certificates****Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	5,488	\$7,565,500.00
Benefit certificates written during the year .....	450	420,500.00
Benefit certificates increased during the year .....	0	8,500.00
Totals .....	5,938	\$7,994,500.00
Deduct terminated or decreased during the year .....	195	249,500.00
Total benefit certificates in force December 31, 1911 .....	5,743	\$7,745,000.00

**Business in Iowa During the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	4,880	\$6,850,500.00
Benefit certificates written during the year .....	230	222,000.00
Benefit certificates increased during the year .....	0	4,500.00
Totals .....	5,110	\$7,077,000.00
Deduct terminated or decreased during the year .....	159	221,000.00
Total benefit certificates in force December 31, 1911 .....	4,951	\$6,856,000.00
Received during the year from members in Iowa: Mortuary, \$84,946.71; reserve, \$9,993.72; expense, \$4,996.89; total, \$99,937.32.		

**Exhibit of Death Claims****Total Claims**

	Number	Amount
Claims (face value) incurred during the year .....	64	\$112,000.00
Totals .....	64	112,000.00
Claims paid during the year .....	58	102,000.00
Balance .....	6	\$10,000.00
Claims unpaid December 31, 1911 .....	6	\$10,000.00

**Iowa Claims**

	Number	Amount
Claims (face value) incurred during the year .....	63	\$111,000.00
Totals .....	63	\$111,000.00
Claims paid during the year .....	57	101,000.00
Balance .....	6	\$10,000.00
Claims unpaid December 31, 1911 .....	6	\$10,000.00

**ANNUAL STATEMENT**

For the year ending December 31, 1911, of the

**THE ROYAL HIGHLANDERS**

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. E. Sharp.

Secretary, F. J. Sharp.

Incorporated August 10, 1896.

Commenced business, August 11, 1896.

Home Office, Highlander Building, Aurora, Nebraska.

**Balance From Previous Year**

	Mortuary and Reserve and Disability Funds	Expense Funds	Total
Balance from previous year	\$1,094,062.66	\$60,206.78	\$1,154,269.44

**Income**

Membership fees actually received .....		\$896.50	\$896.50
All other assessments or premiums .....	\$287,694.25	44,351.75	44,351.75
Dues and per capita tax .....		27,989.50	27,989.50
Total received from members .....	\$287,694.25	\$73,237.75	\$360,932.00
Interest on mortgage loans .....	52,697.51		52,697.51
Interest on bonds and dividends on stocks .....	1,720.00		1,720.00
Interest from all other sources .....	1,517.47		1,517.47
Gross rents from association's property, including \$1,200.00 for association's occupancy of its own buildings .....		2,795.00	2,795.00
Sale of lodge supplies .....		1,170.12	1,170.12
Commissions on real estate loans .....		7,021.00	7,021.00
Miscellaneous items .....		33.10	33.10
Total income .....	\$343,629.23	\$84,256.97	\$427,886.20

## Disbursements

	Mortuary and Reserve and Disability Funds	Expense Funds	Total
Death claims .....	\$236,126.08	-----	\$236,126.08
Permanent disability claims .....	5,600.00	-----	\$5,600.00
Total benefits paid.....	\$241,726.08	-----	\$241,726.08
Commissions and fees paid to deputies and organizers .....	-----	30,028.49	30,028.49
Salaries of deputies and organizers .....	-----	18,342.30	18,342.30
Salaries of officers and trustees, No. 7.....	-----	16,940.00	16,940.00
Salaries of office employes, No. 8 .....	-----	7,700.50	7,700.50
Salaries and fees paid to supreme medical examiners .....	-----	1,181.25	1,181.25
Traveling and other expenses of officers, trustees and committees....	-----	668.81	668.81
Insurance department fees.....	-----	1,181.25	1,181.25
Rent including \$1,200.00 for association's occupancy of its own buildings....	-----	1,920.00	1,920.00
Advertising, printing and stationery .....	-----	1,847.46	1,847.46
Postage, express, telegraph and telephone .....	-----	1,948.94	1,948.94
Lodge supplies .....	-----	1,552.93	1,552.93
Official publication .....	-----	4,223.44	4,223.44
Legal expense in litigating claims and other legal claims .....	-----	3,385.67	3,385.67
Furniture and fixtures.....	-----	-----	134.55
Taxes, repairs and other expenses on real estate.....	-----	-----	657.80
All other disbursements.....	-----	-----	1,393.44
Total disbursements.....	-----	-----	\$334,026.11
Balance .....	-----	-----	\$1,248,129.53

## Ledger Assets

Book value of real estate.....	\$ 45,257.87
Mortgage loans on real estate.....	1,089,000.00
Book value of bonds and stocks.....	43,000.00
Deposited in banks (not on interest).....	70,871.66
Total ledger assets.....	\$ 1,248,129.53

## Non-Ledger Assets

Interest and rents due and accrued.....	32,112.65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	41,832.25
Gross assets .....	\$ 1,322,074.43
Total admitted assets.....	\$ 1,322,074.43

## Liabilities

Death claims reported but not yet adjusted, No. 15. \$	18,166.68
Total unpaid claims.....	\$ 18,166.68
Total liabilities .....	\$ 18,166.68

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	27,819	\$30,540,500.00
Benefit certificates written during the year.....	4,514	5,191,000.00
Totals .....	32,333	\$44,731,500.00
Deduct terminated or decreased during the year .....	4,294	5,051,000.00
Total benefit certificates in force December 31, 1911 .....	28,039	\$39,680,500.00

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	1,945	\$2,504,000.00
Benefit certificates written during the year.....	57	69,000.00
Totals .....	2,002	\$2,573,000.00
Deduct terminated or decreased during the year.....	220	223,500.00
Total benefit certificates in force December 31, 1911 .....	1,782	\$2,349,500.00
Received during the year from members in Iowa: Mortuary, reserve and disability, \$17,300.71; expense, \$4,543.34; total, \$21,844.05.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	17	\$19,223.55
Claims (face value) incurred during the year.....	171	236,953.66
Totals .....	188	\$256,287.01
Claims paid during the year.....	172	236,126.08
Balance .....	16	\$20,160.93
Saved by compromising or scaling down claims during the year .....	0	994.25
Claims rejected during the year.....	1	1,000.00
Claims unpaid December 31, 1911.....	15	\$18,166.68

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	3	\$2,606.67
Claims (face value) incurred during the year.....	15	16,516.11
Totals .....	18	\$19,182.78
Claims paid during the year.....	17	18,182.78
Balance .....	1	\$1,000.00
Claims unpaid December 31, 1911.....	1	1,000.00

Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims incurred during the year.....	29	\$5,600.00
<b>Totals</b> .....	<b>29</b>	<b>\$5,600.00</b>
Claims paid during the year.....	29	5,600.00
Iowa Claims		
	Number	Amount
Claims incurred during the year.....	1	\$200.00
<b>Totals</b> .....	<b>1</b>	<b>\$200.00</b>
Claims paid during the year.....	1	200.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

ROYAL NEIGHBORS OF AMERICA

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Myra B. Enright.

Secretary, Hada M. Burkhart.

Incorporated March 21, 1895. Commenced Business March 21, 1895.

Home Office, Rock Island, Illinois.

Balance From Previous Year

	Mortuary Funds	Ramsey Funds	Emergency Funds
Balance form previous year	\$433,627.00	\$1,789.22	\$372.86

Income

All other assessments or premiums .....	\$1,412,390.25	-----	-----
<b>Total received from members</b> .....	<b>\$1,412,390.25</b>	-----	-----
Net amount received from members ...	\$1,412,390.25	-----	-----
Interest on bonds and dividends on stocks.....	9,565.12	-----	-----
Interest from all other sources .....	3,348.87	\$32.47	\$7.17
Voluntary contributions ...	-----	1.70	-----
<b>Total income</b> .....	<b>\$1,425,304.24</b>	<b>\$34.17</b>	<b>\$7.17</b>

	Safety Funds	Expense Funds	Total
Balance from previous year	-----	187,628.74	623,417.82
Membership fees actually received .....	-----	\$29,045.00	\$29,045.00
All other assessments or premiums .....	-----	-----	1,412,390.25
Dues and per capita tax....	-----	254,427.35	254,427.35
Certificate and card fees...	-----	2,928.75	2,928.75
<b>Total received from members</b> .....	-----	<b>\$286,401.10</b>	<b>\$1,698,791.35</b>
Deduct payments returns to applicants and members .....	-----	1,457.02	1,457.02
<b>Net amount received from members</b> ...	-----	<b>\$284,944.08</b>	<b>\$1,697,334.33</b>
Interest on bonds and dividends on stocks.....	-----	-----	9,565.12
Interest from all other sources .....	.70	3,607.79	6,997.00
Gross rents from association's property, including \$675.00 for association's occupancy of its own buildings .....	-----	675.00	675.00
Sale of lodge supplies.....	-----	16,881.18	16,881.18
Voluntary contributions ...	-----	-----	1.70
Surety bond fees .....	5,248.67	2,279.20	7,527.87
Income from official publication .....	-----	148.65	148.65
<b>Total income</b> .....	<b>\$5,249.37</b>	<b>\$308,535.90</b>	<b>\$1,739,130.85</b>

Disbursements

	Total
Death claims .....	\$1,268,972.53
Commissions and fees paid to deputies and organizers .....	49,792.48
Salaries of managers or agents not deputies or organizers .....	375.00
Salaries of officers and trustees, No. 12.....	12,848.02
Other compensation of officers and trustees.....	6,144.00
Salaries and other compensation of committees....	3,315.00
Salaries of office employes, No. 77 .....	44,490.66
Salaries and fees paid to supreme medical examiners .....	277.00
Salaries and fees paid to subordinate medical examiners .....	63.20
Traveling and other expenses of officers, trustees and committees.....	13,589.47
Insurance department fees.....	1,202.97

	Total	
Rent, including \$675.00 for association's occupancy of its own buildings.....	2,123.00	
Advertising, printing and stationery .....	8,435.97	
Postage, express, telegraph and telephone .....	13,539.44	
Lodge supplies .....	12,687.39	
Official publication .....	33,833.66	
Expense of supreme lodge meeting .....	97,279.10	
Legal expense in litigating claims .....	5,931.22	
Other legal expenses.....	3,163.93	
Furniture and fixtures.....	2,723.66	
Taxes, repairs and other expenses on real estate.....	379.44	
All other disbursements.....	4,932.35	
<b>Total disbursements.....</b>	<b>\$1,586,099.49</b>	<b>\$1,586,099.49</b>
<b>Balance .....</b>	<b>\$776,449.18</b>	<b>\$776,449.18</b>

**Ledger Assets**

Book value of real estate.....	\$ 13,500.00
Book value of bonds and stocks.....	245,288.35
Deposited in trust companies and banks on interest	517,660.83
<b>Total ledger assets.....</b>	<b>\$ 776,449.18</b>

**Non-Ledger Assets**

Interest and rents due and accrued.....	4,201.67
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	170,547.60
<b>Gross assets .....</b>	<b>\$ 951,198.45</b>

**Deduct Assets Not Admitted**

Book value of bonds and stocks over market value..	3,568.35
<b>Total admitted assets.....</b>	<b>\$ 947,630.10</b>

**Liabilities**

Death claims due and unpaid, No. 7.....	\$ 8,000.00
Death claims resisted, No. 22.....	22,500.00
Death claims reported but not yet adjusted, No. 181	182,500.00
<b>Total death claims.....</b>	<b>\$ 213,000.00</b>
Salaries, rents, expenses, commissions, etc., due or accrued, estimated .....	16,000.00
Taxes due or accrued, estimated.....	300.00
<b>Total liabilities .....</b>	<b>\$ 229,300.00</b>

**Exhibit of Certificates**

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....		209,873	\$223,012,500.00
Benefit certificates written during the year.....		31,338	31,777,750.00
Benefit certificates increased during the year.....		0	669,250.00
<b>Totals .....</b>		<b>241,211</b>	<b>\$255,459,500.00</b>
Deduct terminated or decreased during the year.....		6,964	7,510,000.00
<b>Total benefit certificates in force December 31, 1911 .....</b>		<b>234,247</b>	<b>\$247,949,500.00</b>

**Business in Iowa During Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	16,344	\$17,289,000.00
Benefit certificates written during the year.....	1,907	1,908,250.00
Benefit certificates increased during the year and transferred .....	120	167,500.00
<b>Totals .....</b>	<b>18,371</b>	<b>\$19,364,750.00</b>
Deduct terminated or decreased during the year.....	535	581,500.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>17,836</b>	<b>\$18,783,250.00</b>
Received during the year from members in Iowa: Mortuary, \$109,997.35; expense, \$24,894.15; total, \$134,891.50.		

**Exhibit of Death Claims**

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		177	\$184,250.00
Claims (face value) incurred during the year.....		1,256	1,290,500.00
<b>Totals .....</b>		<b>1,433</b>	<b>\$1,474,750.00</b>
Claims paid during the year.....		1,243	1,268,972.53
<b>Balance .....</b>		<b>190</b>	<b>\$205,777.47</b>
Saved by compromising or scaling down claims during the year .....		0	14,927.47
Claims rejected during the year.....		11	9,850.00
<b>Claims unpaid December 31, 1911.....</b>		<b>179</b>	<b>\$181,000.00</b>

**Iowa Claims**

	Number	Amount	
Claims unpaid December 31, 1910, as per last statement	16	\$17,500.00	
Claims (face value) incurred during the year.....	82	81,000.00	
<b>Totals .....</b>	<b>98</b>	<b>\$98,500.00</b>	
Claims paid during the year.....	80	90,146.15	
<b>Balance .....</b>	<b>9</b>	<b>\$8,353.85</b>	
Saved by compromising or scaling down claims during the year .....		0	853.85
<b>Claims unpaid December 31, 1911.....</b>	<b>9</b>	<b>\$7,500.00</b>	

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Joseph C. Root. Secretary, John T. Yates.

Incorporated Jan. 1, 1891. Commenced Business Jan. 1, 1891.  
Home Office, cor. 15th and Howard Streets, Omaha, Neb.

Balance From Previous Year

	Mortuary Funds	Emergency Funds
Balance from previous year.....	\$101,268.65	\$11,295,428.64

Income

All other assessments or premiums....	\$6,563,188.13	\$875,091.75
Total received from members.....	\$6,563,188.13	\$875,091.75
Deduct payments returns to applicants and members .....	9,238.20	-----
Net amount received from members .....	\$6,553,949.93	\$875,091.75
Interest on bonds and dividends on stocks .....	-----	522,325.89
Interest from daily balances and certificate of deposit.....	7,217.88	4,403.33
From all other sources, viz:		
Profit on maturity of bonds.....	-----	13.50
Accumulations on discounts.....	-----	1,217.20
All other sources.....	3,839.88	-----
Transfer from beneficiary fund.....	-----	900,000.00
Total income .....	\$6,666,276.34	\$13,598,480.31

	Building Funds	Expense Funds	Total
Balance from previous year	\$611,461.84	\$156,805.99	\$12,164,965.12
Membership fees actually received .....	-----	\$124,390.05	\$124,390.05
All other assessments or premiums .....	\$246,152.01	1,066,485.62	8,750,917.51
From members at large.....	-----	3,836.76	3,836.76
Total received from members .....	\$246,152.01	\$1,194,712.43	\$8,879,144.32

	Building Funds	Expense Funds	Total
Deduct payments returns to applicants and members .....	-----	10,012.15	19,250.35
Net amount received from members .....	\$246,152.01	\$1,184,700.28	\$8,859,893.97
Interest on bonds and dividends on stocks.....	-----	-----	522,325.89
Interest from daily balances and certificate of deposit .....	6,579.56	2,317.20	20,517.97
Gross rents from association's property, including \$16,405.00 for association's occupancy of its own buildings .....	4,933.33	22,476.55	27,409.88
Sale of lodge supplies.....	-----	15,495.99	15,495.99
From all other sources, viz:			
Profit on maturity of bonds .....	-----	-----	13.50
Accumulations on discounts .....	-----	-----	1,217.20
All other sources.....	705.00	48,704.52	53,249.40
Transfer from building fund .....	-----	125,000.00	125,000.00
Transfer from beneficiary fund .....	-----	-----	900,000.00
Total income .....	\$869,831.74	\$1,555,500.53	\$22,690,088.92

Disbursements

	Mortuary Funds	Emergency Funds
Death claims .....	\$5,199,145.03	-----
Old age benefits.....	36,000.00	-----
Monuments .....	416,422.00	-----
Total benefits paid.....	\$5,651,567.03	-----
Transfer to emergency fund.....	900,000.00	-----
Gross decrease by adjustment (amortization) .....	-----	\$26,113.90
Total disbursements.....	\$6,551,567.03	\$26,113.90
Balance .....	\$114,709.31	\$13,572,366.41

	Building Funds	Expense Funds	Total
Old age benefits.....	-----	-----	36,000.00
Monuments .....	-----	-----	416,422.00
Total benefits paid....	-----	-----	\$5,651,567.03
Commissions and fees paid to deputies and organizers .....	-----	\$219,589.64	219,589.64
Salaries and expenses of deputies and organizers .....	-----	290,225.64	290,225.64
Manager new W. O. W. building .....	-----	4,583.33	4,583.33
Salaries of officers and trustees, No. 4.....	-----	30,533.34	30,533.34

IOWA INSURANCE REPORT

	Building Funds	Expense Funds	Total
Death claims .....			\$5,199,145.03
Per diem of executive council and sovereign managers .....		6,415.37	6,415.37
Salaries and other compensation of committee .....		9,144.07	9,144.07
Salaries of office employes, No. 352 .....		183,711.21	183,711.21
Salaries and fees paid to supreme medical examiners .....		10,000.01	10,000.01
Salaries and fees paid to subordinate medical examiners .....		1,230.00	1,230.00
Traveling and other expenses of officers, trustees and committees .....		14,789.31	14,789.31
Insurance department fees .....		1,396.97	1,396.97
Rent, including \$16,405.00 for association's occupancy of its own buildings .....	\$3,850.00	16,405.00	20,255.00
Advertising, printing and stationery .....		80,119.15	80,119.15
Postage, express, telegraph and telephone .....		35,981.18	35,981.18
Lodge supplies .....		8,169.37	8,169.37
Official publication .....		121,238.69	121,238.69
Transfer to general fund .....	125,000.00		125,000.00
Transfer to emergency fund .....			900,000.00
Sovereign camp convention and head camp convention .....		211,073.12	211,073.12
Legal expense in litigating claims .....		6,954.13	6,954.13
Other legal expenses, salary general attorney .....		6,000.00	6,000.00
Furniture and fixtures .....		25,306.82	25,306.82
Taxes, repairs and other expenses on real estate .....	1,837.04	13,213.25	15,050.29
Gross decrease by adjustment (amortization) .....			26,113.90
All other disbursements .....	4,880.59	45,595.10	50,475.69
<b>Total disbursements.</b>	<b>\$135,567.63</b>	<b>\$1,341,674.70</b>	<b>\$8,054,923.26</b>
<b>Balance .....</b>	<b>\$734,264.11</b>	<b>\$213,825.83</b>	<b>\$14,635,165.66</b>

Ledger Assets

Book value of real estate .....	\$ 545,209.00
Book value of bonds and stocks .....	13,178,591.24
Deposited in trust companies and banks on interest .....	869,151.00
Cash in association's office .....	19,005.93
Organizers' balances .....	277.20
Other ledger assets, viz—	
Due from camps .....	22,659.11
Due from others .....	272.18
<b>Total ledger assets .....</b>	<b>\$ 14,635,165.66</b>

Non-Ledger Assets

Interest and rents due and accrued .....	118,764.75
Market value of real estate over book value .....	47,526.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated .....	730,000.00
All other assets, viz—	
Inventory office furniture, supplies, etc .....	104,557.25
<b>Gross assets .....</b>	<b>\$ 15,636,013.66</b>

Deduct Assets Not Admitted

Book value of bonds and stocks over market value \$ .....	236.77
Inventory office furniture, supplies, etc .....	104,557.25
	104,794.02
<b>Total admitted assets .....</b>	<b>\$ 15,531,219.64</b>

Liabilities

Death claims due and unpaid .....	\$ 3,995.70
Death claims resisted (including 53 monuments) 50 .....	59,195.80
Death claims reported but not yet adjusted, No. 464 .....	521,250.00
<b>Total death claims .....</b>	<b>\$ 584,441.50</b>
Old age and other benefits due and unpaid, No. 248 .....	203,448.22
<b>Total unpaid claims .....</b>	<b>\$ 787,889.72</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	63,239.87
Advance assessments .....	148,826.30
All other liabilities .....	214,691.50
<b>Total liabilities .....</b>	<b>\$ 1,214,647.39</b>

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	563,466	\$758,304,100.00
Benefit certificates written during the year .....	111,667	135,236,700.00
Benefit certificates increased during the year .....	0	1,015,000.00
<b>Totals .....</b>	<b>675,133</b>	<b>\$894,555,800.00</b>
Deduct terminated or decreased during the year .....	68,259	82,843,400.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>606,874</b>	<b>\$811,712,400.00</b>

Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	12,757	\$17,734,200.00
Benefit certificates written during the year .....	2,865	3,409,500.00
Benefit certificates received by transfer during year .....	220	301,000.00
Benefit certificates increased during the year .....	0	21,000.00
<b>Totals .....</b>	<b>15,842</b>	<b>\$21,525,700.00</b>
Deduct terminated or decreased during the year .....	2,304	2,820,400.00
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>13,538</b>	<b>\$18,705,300.00</b>
Received during the year from members in Iowa:		
Mortuary, \$148,156.31; emergency, \$19,754.18; building, \$5,532.77; expense, \$24,048.49; total, \$197,541.75.		



## IOWA INSURANCE REPORT

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		472	\$766,630.45
Claims (face value) incurred during the year		4,492	6,237,600.00
<b>Totals</b>		<b>4,964</b>	<b>\$7,004,230.45</b>
Claims paid during the year		4,367	5,615,567.03
<b>Balance</b>		<b>597</b>	<b>\$1,388,663.42</b>
Saved by compromising or scaling down claims during the year		14	508,046.92
Claims rejected during the year		97	92,075.00
Claims unpaid December 31, 1911		514	\$788,541.50

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		12	\$22,800.00
Claims (face value) incurred during the year		116	169,700.00
<b>Totals</b>		<b>128</b>	<b>\$192,500.00</b>
Claims paid during the year		117	164,472.04
<b>Balance</b>		<b>11</b>	<b>\$28,027.96</b>
Saved by compromising or scaling down claims during the year		1	8,077.96
Claims rejected during the year		2	1,200.00
Claims unpaid December 31, 1911		10	\$18,750.00

## Exhibit of Old Age and Other Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		212	\$209,300.00
Claims incurred during the year		51	79,500.00
<b>Totals</b>		<b>266</b>	<b>\$288,800.00</b>
Claims paid during the year		0	36,000.00
<b>Balance</b>		<b>266</b>	<b>\$252,800.00</b>
Saved by compromising or scaling down claims during the year		18	14,900.00
Claims unpaid December 31, 1911		248	\$237,900.00

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		27	\$27,100.00
Claims incurred during the year		8	11,000.00
<b>Totals</b>		<b>35</b>	<b>\$38,100.00</b>
Claims paid during the year		0	4,350.00
<b>Balance</b>		<b>35</b>	<b>\$33,750.00</b>
Saved by compromising or scaling down claims during the year		2	2,600.00
Claims unpaid December 31, 1911		33	\$31,150.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Dr. F. Gavdin.

Secretary, Anthony Matre.

Incorporated 1880.

Commenced business 1877.

Home Office, 606-610 Mercantile Nat'l Bank Bldg., St. Louis, Mo.

## Balance From Previous Year

	Mortuary Funds	Organization Funds	Expense Funds	Total
Balance from previous year	\$1,036,608.86	\$1,921.35	\$6,054.97	\$1,044,675.28

## Income

Assessments or premiums	\$583,182.73			\$583,182.73
Dues and per capita tax			\$33,269.59	33,269.59
Medical examiners' fees actually received			306.00	306.00
<b>Total received from members</b>	<b>\$583,182.73</b>		<b>\$33,575.59</b>	<b>\$616,758.32</b>
Interest on mortgage loans	212.50			212.50
Interest on bonds and dividends on stocks	41,510.84			41,510.84
Interest from all other sources	1,808.68			1,808.68
Sale of lodge supplies			645.72	645.72
Cancelled warrants	2,324.08	14.50		2,338.58
Fines			32.00	32.00
Benefit certificates			286.50	286.50
Charter fee			20.00	20.00
<b>Total income</b>	<b>\$629,038.83</b>	<b>\$1,935.85</b>	<b>\$34,559.81</b>	<b>\$665,613.14</b>

## Disbursements

	Mortuary Funds	Organization Funds	Expense Funds	Total
Death claims .....	\$569,100.69	-----	-----	\$569,100.69
Salaries of deputies and organizers .....	-----	\$1,200.00	-----	1,200.00
Salaries of officers and trustees, No. 7.....	-----	-----	\$8,799.92	8,799.92
Other compensation of officers and trustees.....	-----	-----	633.55	633.55
Salaries and fees paid to supreme medical examiners .....	-----	-----	691.00	691.00
Salaries and fees paid to subordinate medical examiners .....	-----	32.00	12.00	44.00
Traveling and other expenses of officers, trustees and committees.....	-----	-----	399.30	399.30
Insurance department fees.....	-----	-----	396.57	396.57
Rent .....	-----	-----	1,364.20	1,364.20
Advertising, printing and stationery .....	-----	475.05	1,362.89	1,837.94
Postage, express, telegraph and telephone .....	-----	416.70	618.23	1,034.93
Lodge supplies .....	-----	514.10	274.87	788.97
Official publication .....	-----	-----	2,940.00	2,940.00
Expense of supreme lodge meeting .....	-----	-----	740.00	740.00
Legal expense in litigating claims .....	-----	-----	740.05	740.05
Other legal expenses.....	-----	-----	294.46	294.46
Loss on sale or maturity of ledger assets .....	52.62	-----	-----	52.62
All other disbursements.....	-----	2,533.32	810.00	3,343.32
<b>Total disbursements.</b> .....	-----	-----	-----	\$594,073.51
<b>Balance</b> .....	-----	-----	-----	\$1,114,214.91

## Ledger Assets

Mortgage loans on real estate.....	\$	12,500.00
Book value of bonds.....	1,065,044.05	
Deposited in trust companies and banks on interest .....	36,670.86	
<b>Total ledger assets</b> .....	\$	1,114,214.91

## Non-Ledger Assets

Interest and rents due and accrued.....	14,490.82
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	32,601.00
<b>Gross assets</b> .....	\$ 1,161,277.63

## Deduct Assets Not Admitted

Book value of bonds and stocks over market value.....	55,634.71
<b>Total admitted assets</b> .....	\$ 1,105,642.92

## Liabilities

Death claims due and unpaid, No. 23.....	\$	16,922.76
Death claims reported but not yet adjusted, No. 3.....	5,000.00	
<b>Total death claims</b> .....	\$	21,922.76
<b>Total liabilities</b> .....	\$	21,922.76

## Exhibit of Certificates

Total Business of the Year		
	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	18,537	\$22,117,615.47
Benefit certificates written during the year.....	1,036	795,750.00
Benefit certificates increased during the year.....	0	8,750.00
<b>Totals</b> .....	19,573	\$22,922,115.47
Deduct terminated or decreased during the year.....	944	1,430,312.30
<b>Total benefit certificates in force December 31, 1911</b> .....	18,629	\$21,511,803.27

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	114	\$122,246.69
Benefit certificates written during the year.....	1	1,000.00
<b>Totals</b> .....	115	\$123,246.69
Deduct terminated or decreased during the year.....	1	5,505.06
<b>Total benefit certificates in force December 31, 1911</b> .....	114	\$117,651.63

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	37	\$45,416.50
Claims (face value) incurred during the year.....	399	545,006.95
<b>Totals</b> .....	436	\$590,423.45
Claims paid during the year.....	410	569,100.69
<b>Balance</b> .....	26	\$21,922.76
Claims unpaid December 31, 1911.....	26	\$21,922.76

## Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	1	\$2,000.00
<b>Totals</b> .....	1	\$2,000.00
Claims paid during the year.....	1	2,000.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## SUPREME COUNCIL OF THE ROYAL ARCANUM

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Regent, F. T. McFaden. Supreme Secretary, Alfred P. Turner.

Incorporated Nov. 5, 1877. Commenced Business June 23, 1877.

Home Office, 467 Shawmut Ave., Boston, Mass.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$602,485.71	\$6,087,113.79	\$185,710.19	\$6,875,309.69
<b>Income</b>				
Assessments paid in advance	\$886.19	-----	-----	886.19
All other assessments or premiums	7,959,264.16	-----	-----	7,959,264.16
Dues and per capita tax	-----	-----	\$197,843.40	197,843.40
Other payments by members, viz—				
Int. one-half cash payments	4,846.19	-----	-----	4,846.19
Changes benefit certificates, \$2,682.50; R. A. Bulletin, \$2.30; mem. at large, \$7.00	-----	-----	2,991.80	2,991.80
Total received from members	\$7,964,996.54	-----	\$200,835.20	\$8,165,831.74
Changes of ben. certificates fees returned	-----	-----	13.00	13.00
Net amount received from members	\$7,964,996.54	-----	\$200,822.20	\$8,165,818.74
Interest on bonds and dividends on stocks	-----	\$235,684.04	2,380.00	238,064.04
Interest from all other sources	13,304.74	1,329.20	2,248.04	18,881.98
Interest from deposited with prov. treas. Quebec	-----	-----	150.00	150.00
Gross rents from association's property, including \$4,258.63 for association's occupancy of its own buildings	-----	-----	4,258.63	4,258.63

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Sale of lodge supplies	-----	-----	2,114.09	2,114.09
R. A. Bulletin to grand councils	-----	-----	494.65	494.65
Fines	-----	-----	516.70	516.70
Sale of old paper, etc.	-----	-----	79.28	79.28
Sale of Office furniture, etc	-----	-----	25.00	25.00
Sundry refunds, etc.	-----	-----	16.38	16.38
Recovered on erroneous claim paid in 1906	1,397.12	-----	-----	1,397.12
Total income	\$7,981,698.40	\$237,013.24	\$213,194.97	\$8,431,816.61

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$8,221,186.22	-----	-----	\$8,221,186.22
Salaries of deputies and organizers	-----	-----	37,490.97	-----
Salaries of officers and trustees, No. 6	-----	-----	28,500.00	-----
Other compensation of officers and trustees	-----	-----	4,836.08	-----
Salaries and other compensation of committees	-----	-----	4,050.00	-----
Salaries of office employes, No. 69	-----	-----	54,912.16	-----
Salaries and fees paid to supreme medical examiners	-----	-----	4,500.00	-----
Traveling and other expenses of officers, trustees and committees, official visits	-----	-----	3,121.44	-----
Insurance department fees.	-----	-----	546.67	-----
Rent, including \$4,258.63 for association's occupancy of its own buildings	-----	-----	4,258.63	-----
Advertising, printing and stationery	-----	-----	13,773.50	-----
Postage, express, telegraph and telephone	-----	-----	4,946.68	-----
Lodge supplies	-----	-----	917.13	-----
Official publication	-----	-----	20,220.69	-----
Expense of supreme lodge meeting	-----	-----	25,531.76	-----
Legal expense in litigating claims	-----	-----	3,564.90	-----
Other legal expenses	-----	-----	2,316.53	-----
Furniture and fixtures	-----	-----	807.10	-----
Taxes, repairs and other expenses on real estate	-----	-----	4,258.63	-----
Loss on sale or maturity of ledger assets	-----	-----	-----	1,466.85
All other disbursements	-----	-----	12,088.44	220,646.31
Total disbursements	\$8,221,186.22	\$1,466.85	\$220,646.31	\$8,443,299.38
Balance	\$362,997.89	\$6,222,660.18	\$178,168.85	\$6,863,826.92
Transfers	250,000.00	250,000.00	-----	-----
Balance	\$612,997.89	\$6,072,660.18	\$178,168.85	\$6,863,826.92

## Ledger Assets

Book value of real estate.....	\$ 45,000.00
Book value of bonds and stocks.....	6,045,417.89
Deposited in trust companies and banks on interest	760,409.03
Other ledger assets.....	8,000.00
Deposited with provincial treasurer of Quebec.....	5,000.00
<b>Total ledger assets.....</b>	<b>\$ 6,863,826.92</b>

## Non-Ledger Assets

Interest and rents due and accrued.....	78,207.57
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge on back assets .....	997.76
All other assets, viz—	
Due from councils and grand councils.....	\$ 106.25
Printing plant \$7,741.35; printing material, \$1,176.72	8,918.07
Supplies for sale.....	1,449.52
Office furniture .....	4,965.54
	15,439.38
<b>Gross assets .....</b>	<b>\$ 6,958,471.63</b>

## Deduct Assets Not Admitted

Bills receivable, due from councils and grand councils .....	\$ 106.25
Book value of bonds and stocks over market value	336,088.89
Other items, viz—	
Printing plant \$7,741.35; printing material, \$1,176.72	8,918.07
Supplies for sale.....	1,449.52
Office furniture .....	4,965.54
	351,528.27
<b>Total admitted assets.....</b>	<b>\$ 6,606,943.36</b>

## Liabilities

Death claims due and unpaid, No. 35, class A.....	\$ 72,373.24
Death claims resisted, No. 11, class D 3, class E 8....	30,000.00
Death claims reported but not yet adjusted, No. 273; classes B and C.....	620,899.33
<b>Total death claims.....</b>	<b>\$ 723,272.57</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	2,312.67
Advance assessments .....	886.19
All other liabilities, viz—	
Due councils and grand councils.....	220.38
<b>Total liabilities .....</b>	<b>\$ 726,691.81</b>

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	245,458	\$489,897,727.99
Benefit certificates written during the year.....	16,123	20,469,500.00
Benefit certificates increased during the year.....	0	930,000.00
<b>Totals .....</b>	<b>261,581</b>	<b>\$511,297,227.99</b>
Deduct terminated or decreased during the year.....	12,693	23,304,882.19
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>248,888</b>	<b>\$487,992,345.80</b>

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	1,646	\$2,991,406.62
Benefit certificates written during the year.....	593	763,000.00
Benefit certificates increased during the year.....	0	9,000.00
<b>Totals .....</b>	<b>2,239</b>	<b>\$3,763,406.62</b>
Deduct terminated or decreased during the year.....	180	251,003.27
<b>Total benefit certificates in force December 31, 1911 .....</b>	<b>2,059</b>	<b>\$3,517,403.35</b>
Received during the year from members in Iowa:		
Mortuary, \$47,670.85; expense, \$1,265.43; total, \$48,936.28.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	408	\$917,231.61
Claims (face value) incurred during the year.....	3,551	8,051,718.63
<b>Totals .....</b>	<b>3,959</b>	<b>\$8,968,950.24</b>
Claims paid during the year.....	3,619	8,221,186.22
<b>Balance .....</b>	<b>340</b>	<b>\$747,764.02</b>
Saved by compromising or scaling down claims during the year .....	0	9,491.45
Claims rejected during the year.....	29	39,000.00
<b>Claims unpaid December 31, 1911.....</b>	<b>311</b>	<b>\$699,272.57</b>

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	3	\$7,426.30
Claims (face value) incurred during the year.....	20	46,572.50
<b>Totals .....</b>	<b>23</b>	<b>\$53,998.80</b>
Claims paid during the year.....	21	49,298.80
<b>Balance .....</b>	<b>2</b>	<b>\$4,700.00</b>
Saved by compromising or scaling down claims during the year .....	0	700.00
<b>Claims unpaid December 31, 1911.....</b>	<b>2</b>	<b>\$4,000.00</b>

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

Organized under the laws of the Dominion of Canada, made to Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Elliott G. Stevenson. Secretary-Treasurer, R. Mathison.

Incorporated July 1, 1881. Commenced Business July, 1881.

Home Office, Bay and Richmond Street, Toronto, Ontario.

## Balance From Previous Year

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Balance from previous year	\$16,388,061.13	\$124,607.58	\$8,392.00	\$16,504,276.71

## Income

Membership fees actually received			\$202.36	\$202.36
All other assessments or premiums	\$3,736,554.35	\$335,822.97	195,079.30	4,267,456.62
Dues and per capita tax, extension of order tax, change of policies			267,326.60	267,326.60
			2,449.52	2,449.52
<b>Total received from members</b>	<b>\$3,736,554.35</b>	<b>\$335,822.97</b>	<b>\$465,057.78</b>	<b>\$4,537,435.10</b>
Interest on mortgage loans	343,692.23			343,692.23
Interest on collateral loans	56,395.97			56,395.97
Interest on bonds and dividends on stocks	384,600.27			384,600.27
Interest from all other sources	21,307.89	351.26		21,659.15
Gross rents from association's property	5,294.06			5,294.06
From all other sources, viz:				
Refund from general fund for 1910	7,457.68			7,457.68
Refund from general fund for 1902-5	217,787.75			217,787.75
Sundry refunds	776.55			776.55
Refund from fraternal fund			95,209.96	95,209.96
Surplus funds	6,159.41			6,159.41
Redeposited cheques death claims, 1910	1,570.05			1,570.05

## SUPREME COURT INDEPENDENT ORDER OF FORESTERS 149

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Redeposited cheques old age claims, 1910	100.00			100.00
Redeposited cheques funeral claims, 1910		50.00		50.00
Redeposited cheques sick claims, 1910		26.30		26.30
Bonds	3,210.03			3,210.03
Bonds	2,618.34			2,618.34
Stocks	78,800.00			78,800.00
<b>Total</b>	<b>\$4,846,324.58</b>	<b>\$336,250.53</b>	<b>\$560,267.74</b>	<b>\$5,742,842.85</b>

## Disbursements

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Death claims	\$2,316,740.74			\$2,316,740.74
Permanent disability claims	114,971.31			114,971.31
Sick claims		\$256,763.27		256,763.27
Old age benefits	244,209.06			244,209.06
Expectation of life	15,400.00			15,400.00
Funeral claims		20,741.27		20,741.27
<b>Total benefits paid</b>	<b>\$2,601,321.11</b>	<b>\$277,504.54</b>		<b>\$2,968,825.65</b>
Commissions and fees paid to deputies and organizers		4,015.84	36,847.80	40,863.64
Salaries of deputies and organizers		13,891.03	125,611.22	139,502.25
Organizing expenses		13,514.50	131,622.96	145,137.46
Salaries of officers and trustees, No. 6		3,399.99	30,600.01	34,000.00
General expense account		225.15	2,771.39	2,996.54
Salaries of office employees, No. 144		13,502.49	81,731.74	95,234.23
Hospital sanatorium exp. and donations			21,549.92	21,549.92
Inspection of securities expenses			3,923.80	3,923.80
Fraternal societies			1,361.15	1,361.15
Expense of valuations			1,000.00	1,000.00
Traveling and other expenses of officers, trustees and committees			7,514.08	7,514.08
Bank interest			1,604.12	1,604.12
Bonds, \$226.00; fire insurance, \$76.57; temp. advance to H. courts, \$550.00			852.57	852.57
Insurance department fees			995.56	995.56
Insurance inspection			6,138.28	6,138.28
Rent		848.15	7,632.85	8,481.00
Advertising, printing and stationery		309.91	2,786.04	3,095.95
Postage, express, telegraph and telephone		1,549.05	13,929.58	15,478.63
Executive expenses			1,142.20	1,142.20
Official publication		2,624.47	24,066.78	26,691.25
Sundry charges for 1910			7,457.68	7,457.68

	Mortuary Funds	Sick and Funeral Funds	General Funds	Total
Expense of supreme lodge meeting	-----	-----	28,179.39	28,179.30
Legal expense in litigating claims	-----	-----	683.72	683.72
Other legal expenses	-----	-----	8,413.26	8,413.26
Furniture and fixtures	-----	-----	135.50	135.50
Taxes, repairs and other expenses on investments	1,647.59	-----	-----	1,647.59
Loss on sale or maturity of ledger assets, mortgages	2,222.40	-----	-----	2,222.40
Bonds	3,021.21	-----	-----	3,021.21
<b>Total disbursements</b>	<b>\$2,698,212.31</b>	<b>\$331,386.02</b>	<b>\$548,551.51</b>	<b>\$3,578,149.84</b>
<b>Balance</b>	<b>\$18,536,173.40</b>	<b>\$129,472.09</b>	<b>\$3,324.23</b>	<b>\$18,668,969.72</b>

**Ledger Assets**

Book value of real estate	\$ 961,763.96
Mortgage loans on real estate	4,043,669.42
Loans secured by pledges of bonds, stocks or other collateral	848,192.26
Book value of bonds and stocks, bonds, \$5,952,083.37; stocks, \$832,383.08	6,784,466.45
Deposited in trust companies and banks on interest	367,511.45
Deposited in banks (not on interest)	3,312.28
Other ledger assets, viz—	
I. O. F. funds invested by the Union Trust Co. (guaranteed), mortgages, \$3,004,178.40; bonds and stocks, \$2,435,796.07; collaterals, \$100,000.00; cash, \$120,079.30	5,660,053.87
<b>Total ledger assets</b>	<b>\$ 18,668,969.72</b>

**Non-Ledger Assets**

Interest and rents due and accrued	162,436.71
Market value of bonds and stocks over book value	90,994.96
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, mortuary, \$3,602.38; sick and funeral, \$12.61; general, \$226.28	3,841.27
All other assets, viz—	
Temporary loans on investments	274.70
Furniture and fixtures	36,250.31
	32,525.01
<b>Gross assets</b>	<b>\$ 18,958,767.67</b>

**Deduct Assets Not Admitted**

Other items, viz—	
Furniture and fixtures	32,250.31
<b>Total admitted assets</b>	<b>\$ 18,926,517.36</b>

Liabilities	
Death claims adjusted not yet due, No. 25	\$ 13,501.22
Death claims resisted, No. 29	29,352.74
Death claims reported but not yet adjusted, No. 88	80,074.96
Present value of deferred death and disability claims payable in installments	16,497.88
<b>Total death claims</b>	<b>\$ 148,426.80</b>
Permanent disability claims adjusted not yet due, No. 106	\$ 48,476.91
Permanent disability claims reported but not yet adjusted, No. 234	193,308.06
<b>Total permanent disability claims</b>	<b>241,784.97</b>
Sick claims due and unpaid, No. 124	\$ 2,403.77
Sick claims resisted, No. 88	2,973.89
Funeral claims resisted, No. 12	600.00
Sick claims reported but not yet adjusted, No. 154	4,455.58
Funeral claims reported but not yet adjusted, No. 17	844.45
<b>Total sick and funeral claims</b>	<b>11,277.69</b>
Present value of old age disability	864,662.04
Old age and other benefits due and unpaid, No. 60	11,020.80
<b>Total unpaid claims</b>	<b>\$ 1,277,172.30</b>
Salaries, rents, expenses, commissions, etc., due or accrued	2,677.91
Advance assessments, mortuary, \$6,736.12; sick and funeral, \$152.38; general, \$430.54	7,319.04
Accounts unpaid December 30, 1911	\$ 5,343.38
Due fraternal fund	6,159.41
Due refund of assessments, mortuary, \$3,905.15; general, \$168.47	4,073.62
	15,576.41
<b>Total liabilities</b>	<b>\$ 1,902,745.66</b>

**Exhibit of Certificates**

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	236,509	\$240,170,989.00
Benefit certificates written during the year	27,385	20,636,187.00
Benefit certificates reinstated during the year	3,741	3,806,460.00
Benefit certificates increased during the year	0	196,955.00
<b>Totals</b>	<b>267,635</b>	<b>\$264,310,501.00</b>
Deduct terminated or decreased during the year	26,064	22,216,504.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>241,571</b>	<b>\$242,093,987.00</b>

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	820	\$1,011,366.00
Benefit certificates reinstated during the year	1	1,000.00
<b>Totals</b>	<b>821</b>	<b>\$1,012,366.00</b>
Deduct terminated or decreased during the year	27	37,548.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>794</b>	<b>\$974,818.00</b>
Received during the year from members in Iowa: Mortuary, \$16,870.45; sick and funeral, \$48.96, expense, \$1,984.36.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	120	\$112,592.84
Claims (face value) incurred during the year, 2,246, \$2,-412,402.48; claims renewed during the year, 9, \$5,824.45	2,255	2,418,236.03
<b>Totals</b>	<b>2,375</b>	<b>\$2,530,824.77</b>
Claims paid during the year	2,219	2,316,740.74
<b>Balance</b>	<b>156</b>	<b>\$214,084.03</b>
Saved by compromising or scaling down claims during the year	0	67,155.11
Claims rejected during the year	14	15,000.00
Claims unpaid December 31, 1911	142	\$131,928.92

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	2	\$3,000.00
Claims (face value) incurred during the year	9	11,900.00
<b>Totals</b>	<b>11</b>	<b>\$14,900.00</b>
Claims paid during the year	10	13,111.54
<b>Balance</b>	<b>1</b>	<b>\$1,788.46</b>
Saved by compromising or scaling down claims during the year	0	788.46
Claims unpaid December 31, 1911	1	\$1,000.00

## Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	226	\$190,234.31
Claims incurred during the year	281	248,573.37
<b>Totals</b>	<b>507</b>	<b>\$378,807.68</b>
Claims paid during the year	124	114,971.31
<b>Balance</b>	<b>383</b>	<b>\$263,836.37</b>
Rejected claims during the year	43	22,051.40
Claims unpaid December 31, 1911	340	\$241,784.97

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$1,500.00
Claims incurred during the year	1	700.00
<b>Totals</b>	<b>2</b>	<b>\$2,200.00</b>
Claims paid during the year	1	1,500.00
<b>Balance</b>	<b>1</b>	<b>\$700.00</b>
Claims unpaid December 31, 1911	1	700.00

## Exhibit of Sick and Funeral Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement—		
Sick	392	\$9,635.73
Funeral	17	846.00
Claims incurred during the year—		
Sick	12,330	259,934.67
Funeral	432	21,000.00
<b>Totals</b>	<b>13,171</b>	<b>\$292,017.30</b>
Claims paid during the year—		
Sick	12,268	256,763.27
Funeral	416	20,741.27
Claims unpaid December 31, 1911—		
Sick	366	\$9,833.24
Funeral	29	1,444.45

## Exhibit of Old Age and Other Claims—Expectation of Life

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	35	\$4,997.50
Claims incurred during the year, 8, expectation of life, \$15,400.00	1,402	265,632.36
<b>Totals</b>	<b>1,437</b>	<b>\$270,629.86</b>
Claims paid during the year, 8, expectation of life, \$15,400.00	1,377	259,609.06
<b>Balance</b>	<b>60</b>	<b>\$11,020.80</b>
Claims unpaid December 31, 1911	60	11,020.80

## Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$50.00
<b>Totals</b>	<b>1</b>	<b>\$50.00</b>
Claims paid during the year	1	50.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## SUPREME COUNCIL OF WESTERN CATHOLIC UNION

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. W. Hickinkamp, Jr. Secretary, G. A. Hildenbrand.

Incorporated Dec., 1877. Commenced Business, Dec., 1877.

Home Office, 214½ North 6th Ave., Quincy, Ill.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$45,678.77	\$219,049.90	\$2,923.12	\$267,651.79

## Income

Membership fees actually received	\$569.10			
All other assessments or premiums	143,930.78			
Dues and per capita tax			\$9,115.00	
Other payments by members			52.75	
<b>Total received from members</b>	<b>\$190,178.65</b>	<b>\$220,467.25</b>	<b>\$12,000.87</b>	
Interest on mortgage loans		12,604.76		
Interest on bonds and dividends on stocks		225.00		
Sale of lodge supplies			190.47	
Charter fees			72.00	
Bonding fees			219.55	
22 old age benefit notes	2,200.00			
1 old age benefit note cancelled	100.00			
Surplus mortuary			198.16	
Surplus mortuary		792.66		
<b>Total income</b>	<b>\$192,478.65</b>	<b>\$234,089.67</b>	<b>\$12,771.05</b>	<b>\$438,348.55</b>

## Disbursements

Death claims	\$156,950.00			
Old age benefits	2,200.00			
<b>Total benefits paid</b>	<b>\$159,150.00</b>			
Commissions and fees paid to deputies and organizers			\$2,939.94	
Salaries of deputies and organizers			600.00	
Salaries of officers and trustees, No. 12			3,358.00	
Salaries of office employes, No. 1			408.00	
Traveling and other expenses of officers, trustees and committees			298.23	
Insurance Department fees			55.00	
Rent			331.50	
Advertising, printing and stationery			761.10	
Postage, express, telegraph and telephone			300.24	
Lodge supplies			646.34	
Official publication			1,001.00	
Accrued interest on loan		91.92		
Legal expense in litigating claims			205.15	
Furniture and fixtures			182.00	
Surplus mortuary to reserve and general fund	990.82			
All other disbursements			1,142.12	
<b>Total disbursements</b>			<b>\$12,223.62</b>	
Balance	\$32,337.83	\$238,997.75	\$547.48	\$26,828.01

## Ledger Assets

Mortgage loans on real estate	\$ 241,525.00
Book value of bonds and stocks	5,000.00
Deposited in trust companies and banks on interest	13,722.75
Deposited in banks (not on interest)	4,435.26
Other ledger assets, viz—	
22 old age benefit notes	2,200.00
<b>Total ledger assets</b>	<b>\$ 266,883.01</b>

## Non-Ledger Assets

Interest and rents due and accrued	6,581.21
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	9,106.89
<b>Gross assets</b>	<b>\$ 282,571.11</b>



IOWA INSURANCE REPORT

Liabilities

Death claims due and unpaid, No. 4.....	\$	3,500.00
Death claims resisted, No. 1.....		500.00
<b>Total death claims.....</b>	<b>\$</b>	<b>4,000.00</b>
<b>Total liabilities.....</b>	<b>\$</b>	<b>4,000.00</b>

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	9,033	\$10,112,250.00
Benefit certificates written during the year.....	848	555,750.00
<b>Totals.....</b>	<b>9,881</b>	<b>\$10,668,000.00</b>
Deduct terminated or decreased during the year.....	440	327,250.00
<b>Total benefit certificates in force December 31, 1911.....</b>	<b>9,441</b>	<b>\$10,340,750.00</b>

Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement.....	93	\$47,500.00
Benefit certificates written during the year.....	104	61,500.00
<b>Totals.....</b>	<b>197</b>	<b>\$109,000.00</b>
Deduct terminated or decreased during the year.....	8	3,500.00
<b>Total benefit certificates in force December 31, 1911.....</b>	<b>189</b>	<b>\$105,500.00</b>
Received during the year from members in Iowa: Mortuary, \$1,423.92; reserve, \$63.29; expense, \$138.02; total, \$1,625.23.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	2	\$4,000.00
Claims (face value) incurred during the year.....	115	157,750.00
<b>Totals.....</b>	<b>117</b>	<b>\$161,750.00</b>
Claims paid during the year.....	112	156,950.00
Balance.....	5	\$4,800.00
Saved by compromising or scaling down claims during the year.....	0	800.00
Claims rejected during the year.....	1	500.00
<b>Claims unpaid December 31, 1911.....</b>	<b>4</b>	<b>\$3,500.00</b>

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	1	\$500.00
<b>Totals.....</b>	<b>1</b>	<b>\$500.00</b>
Claims paid during the year.....	1	500.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

SUPREME FOREST WOODMEN CIRCLE

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Emma B. Manchester.

Secretary, Dora Alexander.

Incorporated Sept. 5, 1895.

Commenced Business Sept. 5, 1895.

Home Office, 15th and Howard Streets, Omaha, Neb.

Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$30,059.89	\$1,621,140.88	\$22,600.76	\$1,673,801.53

Income

Membership fees actually received.....			\$10,713.45	\$10,713.45
All other assessments or premiums.....	\$814,943.85	\$90,550.02	176,759.00	1,082,252.87
Dues and per capita tax.....			1,316.05	1,316.05
Bonds of local officers.....			2,786.88	2,786.88

<b>Total received from members.....</b>	<b>\$814,943.85</b>	<b>\$90,550.02</b>	<b>\$191,575.38</b>	<b>\$1,097,069.25</b>
Deduct payments returns to applicants and members	653.99		77.00	730.99

<b>Net amount received from members.....</b>	<b>\$814,289.86</b>	<b>\$90,550.02</b>	<b>\$191,498.38</b>	<b>\$1,096,338.26</b>
Interest on mortgage loans		2,000.00		2,000.00
Interest on bonds.....		87,782.50		87,782.50
Interest from all other sources.....	1,962.81	397.39	441.40	2,801.60
Sale of lodge supplies.....			4,366.07	4,366.07
Refunded com. fees.....			42.85	42.85
Advertising in official organ			617.00	617.00
Refunded exp. and freight charges.....			69.80	69.80
Refunded convention funds			922.65	922.65
Cancelled warrants.....	1.56		136.98	138.54
Profit sale on bonds.....		1,807.28		1,807.28

<b>Total income.....</b>	<b>\$816,254.23</b>	<b>\$182,537.19</b>	<b>\$198,095.13</b>	<b>\$1,196,886.55</b>
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**Disbursements**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$427,865.72	-----	-----	\$427,865.72
Monuments .....	53,582.00	-----	-----	53,582.00
Funeral benefits .....	7,700.00	-----	-----	7,700.00
<b>Total benefits paid--</b>	<b>\$489,147.72</b>	-----	-----	<b>\$489,147.72</b>
Commissions and fees paid to deputies and organizers .....	-----	-----	\$50,571.46	50,571.46
Salaries of deputies and organizers .....	-----	-----	15,311.41	15,311.41
Salaries of officers, No. 4 .....	-----	-----	13,415.85	13,415.85
Salaries of office employees, No. 30 .....	-----	-----	24,708.46	24,708.46
Salaries and fees paid to supreme medical examiners .....	-----	-----	2,362.98	2,362.98
Salaries and fees paid to subordinate medical examiners .....	-----	-----	511.05	511.05
Traveling and other expenses of officers, trustees and committees .....	-----	-----	1,482.39	1,482.39
Insurance department fees .....	-----	-----	6,975.33	6,975.33
Rent .....	-----	-----	2,308.00	2,308.00
Advertising, printing and stationery .....	-----	-----	18,950.90	18,950.90
Postage, express, telegraph and telephone .....	-----	-----	8,984.50	8,984.50
Lodge supplies .....	-----	-----	4,248.18	4,248.18
Official publication .....	-----	-----	19,396.76	19,396.76
Expense of supreme lodge meeting .....	-----	-----	30,538.06	30,538.06
Legal expense in litigating claims .....	-----	-----	117.55	117.55
Other legal expenses .....	-----	-----	671.84	671.84
Furniture and fixtures .....	-----	-----	1,505.94	1,505.94
All other disbursements .....	-----	8,454.57	9,527.18	17,981.75
<b>Total disbursements</b> .....	-----	-----	-----	<b>\$709,190.13</b>
Balance .....	-----	-----	-----	<b>\$2,161,497.95</b>

**Ledger Assets**

Mortgage loans on real estate .....	\$ 50,000.00
Book value of bonds .....	1,988,409.86
Deposited in trust companies and banks on interest .....	2,000.00
Cash in association's office, \$11,786.06; deposited in banks (daily bank balance on interest), \$109,302.03 .....	121,088.09
<b>Total ledger assets</b> .....	<b>\$ 2,161,497.95</b>

**Non-Ledger Assets**

Interest accrued .....	26,446.86
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated .....	94,000.00
<b>Gross assets</b> .....	<b>\$ 2,281,944.81</b>

**Deduct Assets Not Admitted**

Book value of bonds over market value .....	83.38
<b>Total admitted assets</b> .....	<b>\$ 2,281,856.43</b>

**Liabilities**

Death claims due and unpaid, No. 1 .....	\$ 333.33
Death claims resisted, No. 5 .....	3,333.32
Death claims reported but not yet adjusted, No. 57 .....	31,299.89
<b>Total death claims</b> .....	<b>\$ 34,966.54</b>
<b>Total unpaid claims</b> .....	<b>\$ 34,966.54</b>
Salaries, rents, expenses, commissions, etc., due or accrued, estimated .....	7,000.00
Advance assessments .....	9,432.53
All other liabilities, viz—	
Monuments .....	\$ 33,400.00
Funeral benefits .....	600.00
<b>Total liabilities</b> .....	<b>\$ 85,399.07</b>

**Exhibit of Certificates**

**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	91,554	\$83,670,900.00
Benefit certificates written during the year .....	23,146	22,082,500.00
<b>Totals</b> .....	<b>114,700</b>	<b>\$105,753,400.00</b>
Deduct terminated or decreased during the year .....	10,801	8,665,000.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>103,899</b>	<b>\$97,088,400.00</b>

**Business in Iowa During Year**

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	2,522	\$2,009,200.00
Benefit certificates written during the year .....	1,021	839,100.00
<b>Totals</b> .....	<b>3,543</b>	<b>\$2,848,300.00</b>
Deduct terminated or decreased during the year .....	249	183,400.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>3,294</b>	<b>\$2,664,900.00</b>
Received during the year from members in Iowa:		
Mortuary, \$19,549.27; reserve, \$2,172.14; expense, \$5,204.45;		
total, \$26,925.86.		

Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	64	\$75,066.57
Claims (face value) incurred during the year	682	623,500.00
<b>Totals</b>	<b>746</b>	<b>\$698,566.57</b>
Claims paid during the year	674	489,147.72
<b>Balance</b>	<b>72</b>	<b>\$209,418.85</b>
Saved by compromising or scaling down claims during the year	0	133,402.31
Claims rejected during the year	9	7,050.00
Claims unpaid December 31, 1911	63	\$68,966.54

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$2,300.00
Claims (face value) incurred during the year	12	10,700.00
<b>Totals</b>	<b>13</b>	<b>\$13,000.00</b>
Claims paid during the year	11	8,950.00
<b>Balance</b>	<b>2</b>	<b>\$4,050.00</b>
Saved by compromising or scaling down claims during the year	0	950.00
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1911	1	\$2,100.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

THE SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA

Organized under the laws of the State of Colorado, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. F. Roose.

Secretary, Samuel S. Baty.

Incorporated 1896.

Commenced Business Sept., 1896.

Home Office, 1430 Champa Street, Denver, Colo.

Balance From Previous Year

	Mortuary and Disability Funds	Reserve Funds
Balance from previous year	\$2,547.93	\$276,796.82

Income

	Mortuary and Disability Funds	Reserve Funds
All other assessments or premiums	\$324,244.94	-----
<b>Total received from members</b>	<b>\$324,244.94</b>	<b>-----</b>
Deduct payments returns to applicants and members	400.35	-----
<b>Net amount received from members</b>	<b>\$323,844.59</b>	<b>-----</b>
Interest on mortgage loans	9,083.82	-----
Interest on bonds	2,400.83	-----
Interest from all other sources	738.50	-----
Gross rents from association's property, including \$2,350.00 for association's occupancy of its own buildings	6,980.93	-----
<b>Total income</b>	<b>\$343,048.67</b>	<b>-----</b>

	Reserve Options B. C. D. & E. Funds	Expense Funds	Total
Balance from previous year	\$2,142.35	\$16,269.60	\$297,756.70
Membership fees actually received	-----	\$4,811.30	\$4,811.30
Assessments or premiums during first 6 months of membership of which all or an extra percentage is used for expense	-----	20,403.50	20,403.50
All other assessments or premiums	-----	18,139.39	342,834.33
Dues and per capita tax	-----	51,714.85	51,714.85
Other payments by members	-----	541.50	541.50
<b>Total received from members</b>	<b>-----</b>	<b>\$95,610.54</b>	<b>\$410,855.48</b>
Deduct payments returns to applicants and members	-----	162.40	562.75
<b>Net amount received from members</b>	<b>-----</b>	<b>\$95,448.14</b>	<b>\$410,292.73</b>
Interest on mortgage loans	-----	-----	9,083.82
Interest on bonds	-----	-----	2,400.83
Interest from all other sources	\$85.69	-----	824.10
Gross rents from association's property, including \$2,350.00 for association's occupancy of its own buildings	-----	-----	6,980.93
Sale of lodge supplies	-----	1,009.66	1,009.66
From all other sources	-----	57.00	57.00
<b>Total income</b>	<b>\$85.69</b>	<b>\$96,514.80</b>	<b>\$439,640.16</b>

## Disbursements

	Mortuary and Disability Funds	Reserve Funds
Death claims .....	\$335,266.73	-----
Permanent disability claims.....	2,697.00	-----
Accident claims .....	5,705.00	-----
Old age benefits.....	-----	\$3,896.73
<b>Total benefits paid.....</b>	<b>\$343,668.73</b>	<b>\$3,896.73</b>
Taxes, repairs and other expenses on real estate .....	4,035.71	-----
Loss on sale or maturity of ledger assets	-----	\$643.75
All other disbursements.....	-----	257.50
<b>Total disbursements .....</b>	<b>\$347,704.44</b>	<b>\$4,797.98</b>
<b>Balance .....</b>	<b>\$6,021.83</b>	<b>\$263,869.17</b>

## Reserve Options

	B. C. D. & E. Funds	Expense Funds	Total
Death claims .....	-----	-----	\$335,266.73
Permanent disability claims .....	-----	-----	2,697.00
Accident claims .....	-----	-----	5,705.00
Old age benefits.....	-----	-----	3,896.73
<b>Total benefits paid.....</b>	<b>-----</b>	<b>-----</b>	<b>\$347,565.46</b>
Commissions and fees paid to deputies and organ- izers .....	-----	32,477.03	32,477.03
Salaries of deputies and or- ganizers .....	-----	18,443.01	18,443.01
Salaries of officers and trustees, No. 5.....	-----	11,400.00	11,400.00
Other compensation of of- ficers and trustees.....	-----	1,826.80	1,826.80
Salaries of office employes, No. 13 .....	-----	10,574.95	10,574.95
Salaries and fees paid to supreme medical exam- iners .....	-----	2,550.00	2,550.00
Traveling and other ex- penses of officers, trus- tees and committees.....	-----	2,411.13	2,411.13
For collection and remit- tance of assessments and dues, etc.....	-----	184.80	184.80
Insurance department fees.....	-----	389.00	389.00
Rent, including \$2,350.00 for association's occupancy of its own buildings.....	-----	2,516.50	2,516.50
Advertising, printing and stationery .....	-----	4,497.45	4,497.45
Postage, express, telegraph and telephone .....	-----	3,240.76	3,240.76
Lodge supplies .....	-----	2,267.69	2,267.69
Official publication .....	-----	5,118.70	5,118.70
Legal expense in litigating claims and other legal expenses .....	-----	3,215.00	3,215.00

	Mortuary and Disability Funds	Reserve Funds	Total
Furniture and fixtures.....	-----	641.16	641.16
Taxes, repairs and other expenses on real estate.....	-----	-----	4,035.71
Loss on sale or maturity of ledger assets .....	-----	-----	643.75
All other disbursements.....	-----	3,044.83	3,302.33
<b>Total disbursements.....</b>	<b>-----</b>	<b>\$104,798.81</b>	<b>\$457,301.23</b>
<b>Balance .....</b>	<b>\$2,228.04</b>	<b>\$7,985.59</b>	<b>\$280,104.63</b>

## Ledger Assets

Book value of real estate.....	\$	55,625.83
Mortgage loans on real estate.....		143,370.00
Book value of bonds.....		47,585.75
Deposited in trust companies and banks on interest		32,723.05
Deposited in banks (not on interest).....		800.00
<b>Total ledger assets.....</b>	<b>\$</b>	<b>280,104.63</b>

## Non-Ledger Assets

Interest and rents due and accrued.....		1,588.38
Market value of real estate over book value.....		13,016.47
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		30,232.32
All other assets, viz—		
Furniture and fixtures.....	\$	4,677.83
Supplies on hand.....		4,088.22
		8,766.05
<b>Gross assets .....</b>	<b>\$</b>	<b>337,707.85</b>

## Deduct Assets Not Admitted

Book value of bonds over market value.....		125.75
<b>Total admitted assets.....</b>	<b>\$</b>	<b>333,582.10</b>

## Liabilities

Death claims due and unpaid, No. 2.....	\$	3,837.29
Death claims resisted, No. 6.....		5,882.75
Death claims reported but not yet adjusted, No. 49..		60,222.27
Present value of deferred per total disability claims payable in installments.....		16,095.78
<b>Total death claims.....</b>	<b>\$</b>	<b>86,038.09</b>
Permanent disability claims reported but not yet adjusted, No. 5.....	\$	650.00
<b>Total permanent disability claims.....</b>		<b>650.00</b>
Accident claims reported but not yet adjusted, No. 2 \$		100.00
<b>Total accident claims.....</b>		<b>100.00</b>
<b>Total unpaid claims.....</b>	<b>\$</b>	<b>86,788.09</b>

**Exhibit of Certificates**

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	30,206	\$39,986,350.00
Benefit certificates written during the year	5,872	6,645,700.00
<b>Totals</b>	<b>36,078</b>	<b>\$46,632,050.00</b>
Deduct terminated or decreased during the year	4,968	5,672,750.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>31,110</b>	<b>\$40,959,300.00</b>

Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	1,042	\$1,168,500.00
Benefit certificates written during the year	300	321,100.00
<b>Totals</b>	<b>1,342</b>	<b>\$1,489,600.00</b>
Deduct terminated or decreased during the year	233	233,950.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>1,109</b>	<b>\$1,255,650.00</b>

**Exhibit of Death Claims**

Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	60	\$69,173.98
Claims (face value) incurred during the year	282	338,908.98
<b>Totals</b>	<b>342</b>	<b>\$408,082.96</b>
Claims paid during the year and one suit dismissed	285	336,267.85
Balance	57	\$71,815.11
Saved by compromising or scaling down claims during the year	0	1,872.80
Claims rejected during the year	4	3,390.65
Claims unpaid December 31, 1911	53	\$66,551.66

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	9	\$6,238.94
<b>Totals</b>	<b>9</b>	<b>\$6,238.94</b>
Claims paid during the year	8	5,715.99
Balance	1	\$522.95
Claims unpaid December 31, 1911	1	522.95

**Exhibit of Permanent Disability Claims**

Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	3	\$150.00
Claims incurred during the year	37	3,247.00
<b>Totals</b>	<b>40</b>	<b>\$3,397.00</b>
Claims paid during the year	34	2,697.00
Balance	6	\$700.00
Claims unpaid December 31, 1911	5	650.00

**Exhibit of Accident Claims**

Claims incurred during the year	88	\$6,090.00
<b>Totals</b>	<b>88</b>	<b>\$6,090.00</b>
Claims paid during the year	81	5,705.00
Claims unpaid December 31, 1911	2	\$100.00

Iowa Claims

	Number	Amount
Claims incurred during the year	7	\$460.00
<b>Totals</b>	<b>7</b>	<b>\$460.00</b>
Claims paid during the year	7	460.00

**Exhibit of Old Age Claims**

Total Claims

	Number	Amount
Claims incurred during the year	5	\$3,850.00
<b>Totals</b>	<b>5</b>	<b>\$3,850.00</b>
Claims paid during the year	5	3,850.00

ANNUAL STATEMENT

For the year ending December 31, 1911, of the

SUPREME LODGE OF KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Union B. Hunt.

Secretary, W. O. Pamers.

Reincorporated June, 1894.

Commenced Business Oct., 1877.

Home Office, Indiana Pythian Bldg., Indianapolis, Indiana.

**Balance From Previous Year**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$765,171.02	\$2,219,042.23	\$469,173.34	\$3,446,386.59

**Income**

Membership fees actually received			\$7,637.50	\$7,637.50
All other assessments or premiums	\$1,092,524.70	\$1,015,129.56	407,011.60	2,514,665.92
<b>Total received from members</b>	<b>\$1,092,524.70</b>	<b>\$1,015,129.56</b>	<b>\$414,649.16</b>	<b>\$2,522,303.42</b>

IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Deduct payments returns to applicants and members -----	3,996.91	-----	-----	3,996.91
Net amount received				
from members ----	\$1,688,527.79	\$1,015,129.56	\$414,649.16	\$2,518,306.51
Interest on mortgage loans	1,680.39	-----	7,000.00	8,680.39
Interest on bonds and dividends on stocks-----	110,652.38	-----	36,871.06	147,523.44
Interest from all other sources -----	2,549.14	-----	-----	2,549.14
Gross rents from association's property -----	175.00	-----	-----	175.00
Miscellaneous fees -----	-----	-----	52.75	52.75
Protested checks -----	-----	-----	4,108.21	4,108.21
Increase in value of real estate -----	7,500.00	-----	-----	7,500.00
Accrual of discount-----	709.00	-----	45.91	754.91
<b>Total income -----</b>	<b>\$1,211,793.70</b>	<b>\$1,015,129.56</b>	<b>\$462,727.09</b>	<b>\$2,689,650.35</b>

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims -----	\$1,650,691.38	-----	-----	\$1,650,691.38
Option settlements -----	18,692.90	-----	-----	18,692.90
<b>Total benefits paid... -----</b>	<b>\$1,669,384.28</b>	<b>-----</b>	<b>-----</b>	<b>\$1,669,384.28</b>
Commissions and fees paid to deputies and organizers -----	-----	-----	\$202,554.95	\$202,554.95
Salaries of deputies and organizers -----	-----	-----	4,414.97	4,414.97
Salaries of officers and trustees, No. 3-----	-----	-----	11,225.00	11,225.00
Other compensation of officers and trustees, mileage and per diem board of control -----	-----	-----	6,823.40	6,823.40
Salaries of office employes-----	-----	-----	40,240.05	40,240.05
Salaries and fees paid to supreme medical examiners -----	-----	-----	3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners -----	-----	-----	13,617.00	13,617.00
Traveling and other expenses of officers, trustees and committees-----	-----	-----	9,717.24	9,717.24
For collection and remittance of assessments and dues -----	-----	-----	120,780.70	120,780.70
Insurance department fees-----	-----	-----	794.67	794.67
Rent -----	-----	-----	4,989.96	4,989.96
Advertising, printing and stationery -----	-----	-----	12,805.25	12,805.25
Postage, express, telegraph and telephone -----	-----	-----	11,429.55	11,429.55
Official publication -----	-----	-----	5,459.75	5,459.75

KNIGHTS OF PYTHIAS INSURANCE DEPARTMENT 167

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Expense of supreme lodge meeting -----	-----	-----	781.57	781.57
Legal expense in litigating claims and other legal expenses -----	-----	-----	10,438.89	10,438.89
Furniture and fixtures-----	-----	-----	1,756.65	1,756.65
Taxes, repairs and other expenses on real estate-----	-----	-----	871.23	871.23
Loss on sale or maturity of ledger assets -----	5,567.95	-----	198.15	5,766.10
All other disbursements-----	-----	-----	9,896.35	9,896.35
<b>Total disbursements-----</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$2,150,347.56</b>
<b>Balance -----</b>	<b>-----</b>	<b>-----</b>	<b>-----</b>	<b>\$3,985,689.38</b>

Ledger Assets

Book value of real estate-----	\$ 1,500.00
Mortgage loans on real estate-----	263,500.00
Book value of bonds-----	3,619,250.23
Deposited in trust companies and banks on interest	25,681.07
Cash in association's office-----	750.00
Organizers' balances -----	2,799.88
Other ledger assets, viz--	
Certificate loans, 4th class-----	66,367.95
Certificate loans, 5th class-----	5,840.25
<b>Total ledger assets-----</b>	<b>\$ 3,985,689.38</b>

Non-Ledger Assets

Interest and rents due and accrued-----	40,267.26
Market value of bonds and stocks over book value--	99,518.17
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	28,192.62
All other assets, viz--	
Postage on hand-----	\$ 415.43
Buttons, emblems, etc-----	248.15
Furniture and fixtures-----	8,207.81
	<b>8,871.39</b>
<b>Gross assets -----</b>	<b>\$ 4,102,538.82</b>

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds--	\$ 2,799.88
Other items, viz--	
Buttons, emblems, etc-----	248.15
Furniture and fixtures-----	8,207.81
	<b>11,255.84</b>
<b>Total admitted assets-----</b>	<b>\$ 4,151,282.98</b>

## IOWA INSURANCE REPORT

Liabilities	
Death claims resisted, No. 8.....	\$ 17,000.00
Death claims reported but not yet adjusted, No. 87..	141,000.00
Total death claims.....	\$ 158,000.00
Salaries, rents, expenses, commissions, etc., due or accrued .....	32,941.70
Advance assessments .....	13,608.45
Reserve on certificates in 4th class.....	\$ 116,843.06
Reserve on certificates in plans A, B and D of 5th class .....	3,117,328.73
3,234,171.79	
Total Liabilities .....	\$ 3,438,511.94

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	71,779	\$106,137,705.00
Benefit certificates written during the year.....	12,751	16,458,924.66
Totals .....	84,530	\$122,591,629.66
Deduct terminated or decreased during the year.....	15,688	24,615,636.66
Total benefit certificates in force December 31, 1911 .....	68,842	97,975,993.00
Extended insurance .....	1,404	1,823,500.00

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	290	\$379,000.00
Benefit certificates written during the year.....	133	151,125.00
Totals .....	423	\$530,125.00
Deduct terminated or decreased during the year.....	114	149,500.00
Total benefit certificates in force December 31, 1911 .....	309	\$380,625.00
Received during the year from members in Iowa: Mortuary, \$7,561.58; expense, \$1,032.53; total, \$8,594.11.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement	109	\$198,500.00
Claims (face value) incurred during the year.....	943	1,635,643.66
Totals .....	1,052	\$1,834,143.66
Claims paid during the year.....	954	1,659,691.38
Balance .....	98	\$183,452.28
Saved by compromising or scaling down claims during the year .....	0	21,452.28
Claims rejected during the year.....	3	4,000.00
Claims unpaid December 31, 1911.....	95	\$188,000.00

Iowa Claims.		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	1	\$2,000.00
Claims (face value) incurred during the year.....	2	4,000.00
Totals .....	3	\$6,000.00
Claims paid during the year.....	3	6,000.00

## Option "J" Settlements

Total Claims		
	Number	Amount
Claims incurred during the year.....	92	\$177,993.00
Totals .....	92	\$177,993.00
Claims paid during the year.....	92	18,692.00
Balance .....	0	\$159,300.10
Saved by compromising or scaling down claims during the year .....	0	159,300.10

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## SUPREME TRIBE OF BEN HUR

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, R. H. Gerard.

Secretary, Jno. C. Snyder.

Incorporated Jan. 8, 1894.

Commenced Business March, 1894.

Reincorporated Feb. 26, 1900.

Home Office, Crawfordsville, Indiana.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$200,951.39	\$1,202,691.05	\$95,730.38	\$1,598,682.82

## Income

Membership fees actually received .....			\$1,668.50	\$1,668.50
Assessments or premiums during first 12 months.....	\$100,504.09		93,524.73	194,028.82
All other assessments or premiums .....	999,460.00	\$99,522.70	66,768.80	1,165,751.50
Dues and per capita tax.....			126,351.34	126,351.34
Medical examiners' fees actually received .....			115.26	115.26
Total received from members .....	\$1,099,964.09	\$99,522.70	\$288,428.63	\$1,487,915.42

IOWA INSURANCE REPORT

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Deduct payments returns to applicants and members -----	282.27	-----	250.22	532.49
Net amount received from members ---	\$1,999,681.82	\$99,522.70	\$258,178.41	\$1,487,382.93
Interest on mortgage loans	1,671.66	15,515.70	-----	17,187.36
Interest on bonds and dividends on stocks-----	6,558.12	42,368.95	990.00	49,917.07
Interests from all other sources, deposits -----	1,535.80	1,004.49	298.55	2,838.84
Gross rents from association's property, including \$800.00 for association's occupancy of its own buildings -----	-----	835.50	1,309.60	2,144.50
Sale of lodge supplies-----	-----	-----	5,478.32	5,478.32
From all other sources, viz--				
Advertising -----	-----	-----	454.11	454.11
Tender of assessments refused -----	66.67	-----	184.53	251.20
Total income -----	\$1,400,465.46	\$1,361,248.39	\$392,623.30	\$3,154,337.15

Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims -----	\$1,146,124.09	-----	-----	\$1,146,124.09
Permanent disability claims	8,200.00	-----	-----	8,200.00
Total benefits paid---	\$1,154,324.09	-----	-----	\$1,154,324.09
Commissions and fees paid to deputies and organizers -----	-----	-----	143,334.32	143,334.32
Salaries of deputies and organizers -----	-----	-----	36,314.81	36,314.81
Salaries of officers and trustees, No. 3-----	-----	-----	19,000.00	19,000.00
Salaries and other compensation of committees-----	-----	-----	4,651.98	4,651.98
Salaries of office employes, No. 26 -----	-----	-----	28,868.00	28,868.00
Salaries and fees paid to supreme medical examiners -----	-----	-----	8,800.00	8,800.00
Traveling and other expenses of officers, trustees and committees-----	-----	-----	26,729.96	26,729.96
Insurance department fees-----	-----	-----	800.82	800.82
Rent including \$800.00 for association's occupancy of its own buildings-----	-----	-----	800.00	800.00
Advertising, printing and stationery -----	-----	-----	15,093.08	15,093.08
Postage, express, telegraph and telephone -----	-----	-----	6,273.87	6,273.87
Lodge supplies -----	-----	-----	11,321.93	11,321.93
Official publication -----	-----	-----	26,164.31	26,164.31

SUPREME TRIBE OF BEN HUR

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Legal expense in litigating claims -----	-----	-----	6,626.35	6,626.35
Furniture and fixtures-----	-----	-----	1,630.92	1,630.92
Taxes, repairs and other expenses on real estate--	-----	-----	515.76	515.76
All other disbursements----	135.22	7,215.75	14,325.27	21,676.24
Total disbursements--	\$1,154,459.31	\$7,215.75	\$341,251.38	\$1,502,926.44
Balance -----	\$246,006.15	\$1,354,032.64	\$51,371.92	\$1,651,410.71

Ledger Assets

Book value of real estate-----	\$ 138,196.21
Mortgage loans on real estate-----	323,125.00
Book value of bonds and stocks-----	1,025,556.48
Deposited in trust companies and banks on interest	20,000.00
Cash in association's office, \$50.00; deposited in banks, interest on daily deposits, \$144,483.02-----	144,533.02
Total ledger assets-----	\$ 1,651,410.70

Non-Ledger Assets

Interest and rents due and accrued-----	12,819.39
Market value of real estate over book value-----	4,028.85
Market value of bonds and stocks over book value--	7,657.33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	14,005.85
Total admitted assets-----	\$ 1,689,922.18

Liabilities

Death claims resisted, No. 2-----	\$ 2,100.00
Death claims reported but not yet adjusted, No. 129	148,875.00
Total unpaid claims-----	\$ 150,975.00
Salaries, rents, expenses, commissions, etc., due or accrued -----	18,512.33
Taxes due or accrued -----	670.24
Advance assessments -----	1,546.54
Total liabilities -----	\$ 171,704.11

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement -----	113,328	\$134,469,250.00
Benefit certificates written during the year-----	21,842	20,470,750.00
Totals -----	135,170	\$154,940,000.00
Deduct terminated or decreased during the year-----	15,217	15,114,100.00
Total benefit certificates in force December 31, 1911 -----	119,953	\$139,825,900.00



## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement	4,558	\$5,515,250.00
Benefit certificates written during the year	793	791,000.00
<b>Totals</b>	<b>5,351</b>	<b>\$6,306,250.00</b>
Deduct terminated or decreased during the year	647	630,100.00
<b>Total benefit certificates in force December 31, 1911</b>	<b>4,704</b>	<b>\$5,616,150.00</b>
Received during the year from members in Iowa:		
Mortuary, 43,733.89; reserve, \$4,065.45; expense, \$6,942.54; total, \$54,741.88.		

## Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31 1910, as per last statement	142	\$169,050.00
Claims (face value) incurred during the year	1,013	1,160,100.00
<b>Totals</b>	<b>1,155</b>	<b>\$1,329,150.00</b>
Claims paid during the year	1,022	1,146,124.09
<b>Balance</b>	<b>133</b>	<b>\$183,025.91</b>
Saved by compromising or scaling down claims during the year	0	29,900.91
Claims rejected during the year	2	2,100.00
<b>Claims unpaid December 31, 1911</b>	<b>131</b>	<b>\$150,975.00</b>

Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1910, as per last statement	7	\$7,900.00
Claims (face value) incurred during the year	29	35,950.00
<b>Totals</b>	<b>36</b>	<b>\$43,850.00</b>
Claims paid during the year	31	38,700.00
<b>Balance</b>	<b>5</b>	<b>\$5,150.00</b>
<b>Claims unpaid December 31, 1911</b>	<b>5</b>	<b>5,150.00</b>

## Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims incurred during the year	13	\$8,300.00
<b>Totals</b>	<b>13</b>	<b>\$8,300.00</b>
Claims paid during the year	13	8,300.00
<b>Iowa Claims</b>		
	Number	Amount
Claims incurred during the year	1	\$275.00
<b>Totals</b>	<b>1</b>	<b>\$275.00</b>
Claims paid during the year	1	275.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## WOMEN'S CATHOLIC ORDER OF FORESTERS

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Rose D. Kittman.

Secretary, Helen T. Kelly.

Incorporated Jan. 31, 1894.

Commenced Business July 17, 1891.

Home Office, 127 N. Dearborn St., Chicago, Illinois.

## Balance From Previous Year

	Mortury Funds	Reserve Funds
Balance from previous year	\$164,455.60	\$548,646.87

## Income

	Convention Funds	Expense Funds	Total
All other assessments or premiums	\$946,279.42		
Balance from previous year	\$39,000.00	\$15,324.23	\$758,423.75
Membership fees actually received		\$900.00	\$900.00
All other assessments or premiums			946,279.42
Dues and per capita tax		62,256.10	62,256.10
Interest on bonds and dividends on stocks		25,040.22	25,040.22
Interest from all other sources		5,071.75	5,071.75
Sale of lodge supplies		2,584.29	2,584.29
Convention			15,998.83
Certificates			3,401.13
Subordinate court bonds			981.47
Reserve fund, No. 1			5,181.04
Church ex. society			603.08
General expense			126.45
Premium spoons			7.00
Transferred from reserve fund to convention			10,000.00
<b>Total income</b>			<b>\$1,836,948.43</b>

Disbursements		Total
Death claims .....		\$814,811.66
Total benefits paid.....		\$814,811.66
Commissions and fees paid to deputies and organizers .....	59.00	
Salaries of deputies.....	4,529.63	
Salaries for agents not deputies for organizing new courts .....	4,118.75	
Salaries of officers and trustees .....	6,087.55	
Expense supreme lodge meeting .....	1,307.40	
Salaries and other compensation of committees.....	486.56	
Salaries of office employes .....	14,157.19	
Other compensation of office employes, high auditors .....	810.00	
Convention fund .....	53,462.30	
Other legal expenses, examining bonds .....	13,871.65	
Traveling and other expenses of officers, trustees and committees.....	605.06	
Surety Co. for bonds.....	1,059.80	
Insurance department fees.....	288.50	
Rent .....	2,720.00	
Advertising, printing and stationery .....	11,945.79	
Postage, express, telegraph and telephone .....	3,410.35	
Lodge supplies .....	1,080.00	
Official publication .....	5,004.40	
Calligaro claim ordered paid by convention.....	1,000.00	
Expense of supreme lodge meeting, accrued interest .....	1,310.76	
Legal expense in litigating claims .....	893.69	
Mrs. Kenny publishing official organ 1906-1907, by order of convention.....	7,697.96	
Furniture and fixtures and insurance .....	152.59	
Taxes, repairs and other expenses on real estate .....	11.62	
Transferred from reserve fund to convention.....	10,000.00	
Total disbursements.....	\$963,988.90	\$963,988.90
Balance .....	\$872,959.53	\$872,959.53

Ledger Assets			
Book value of bonds and stocks.....	\$ 576,421.94		
Deposited in banks (not on interest).....	296,537.59		
Total ledger assets.....	\$ 872,959.53		
Non-Ledger Assets			
Interest and rents due and accrued.....	\$ 8,882.86		
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	67,476.00		
	76,358.86		
Gross assets .....	\$ 949,318.39		
Deduct Assets Not Admitted			
Book value of bonds and stocks over market value.....	17,866.94		
Total admitted assets.....	\$ 931,451.45		
Liabilities			
Death claims due and unpaid, No. 25.....	\$ 16,793.34		
Death claims adjusted not yet due, No. 88.....	96,500.00		
Death claims resisted, No. 2.....	3,000.00		
Total death claims.....	\$ 116,293.34		
Total liabilities .....	\$ 116,293.34		
Exhibit of Certificates			
Total Business of the Year			
	Number	Amount	
Benefit certificates in force December 31, 1910, as per last statement .....	62,523	\$85,136,500.00	
Benefit certificates written during the year.....	4,565	4,518,000.00	
Totals .....	67,088	\$89,654,500.00	
Deduct terminated or decreased during the year.....	3,037	3,069,000.00	
Total benefit certificates in force December 31, 1911 .....	64,051	\$86,585,500.00	
Business in Iowa During Year			
	Number	Amount	
Benefit certificates in force December 31, 1910, as per last statement .....	1,664	\$1,646,000.00	
Benefit certificates written during the year.....	153	164,500.00	
Totals .....	1,767	\$1,810,500.00	
Deduct terminated or decreased during the year.....	60	50,500.00	
Total benefit certificates in force December 31, 1911 .....	1,767	\$1,751,000.00	
Received during the year from members in Iowa:			
Mortuary, \$34,661.60; expense, \$2,299.20; total, \$36,960.80.			

## Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		331	\$141,105.00
Claims (face value) incurred during the year		725	790,000.00
<b>Totals</b>		<b>856</b>	<b>\$931,105.00</b>
Claims paid during the year		741	841,811.66
Balance		115	\$116,293.34
Claims unpaid December 31, 1911		115	116,293.34

Iowa Claims		Number	Amount
Claims unpaid December 31, 1910, as per last statement		4	\$4,000.00
Claims (face value) incurred during the year		16	15,500.00
<b>Totals</b>		<b>20</b>	<b>\$19,500.00</b>
Claims paid during the year		20	19,500.00

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## WESTERN BOHEMIAN FRATERNAL ASSOCIATION

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Frank M. Barta.

Secretary, Aleis Blaka.

Incorporated June 9, 1897.

Commenced Business July 4, 1897.

Home Office, 327 12th Ave. E., Cedar Rapids, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year	\$57,000.91	\$158,809.39	\$1,873.07	\$217,683.37

## Income

Membership fees actually received	\$90,883.00	\$33,508.75		\$124,391.75
Dues and per capita tax			\$8,074.00	8,074.00
Medical examiners' fees actually received			874.00	874.00
Sale certificates to members			1,816.50	1,816.50
<b>Total received from members</b>	<b>\$90,883.00</b>	<b>\$33,508.75</b>	<b>\$10,764.50</b>	<b>\$135,156.25</b>
Money returned to members for certificates			70.00	70.00
<b>Net amount received from members</b>	<b>\$90,883.00</b>	<b>\$33,508.75</b>	<b>\$10,694.50</b>	<b>\$135,086.25</b>

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Interest on mortgage loans		916.00		916.00
Interest on collateral loans		7,114.45		7,114.45
Interest from banks		462.94		462.94
Sale of lodge supplies			123.75	123.75
For installation of new lodges			125.00	125.00
<b>Total income</b>	<b>\$156,883.91</b>	<b>\$200,811.53</b>	<b>\$12,816.32</b>	<b>\$370,511.76</b>

## Disbursements

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims	\$90,000.00			\$90,000.00
<b>Total benefits paid</b>	<b>\$90,000.00</b>			<b>\$90,000.00</b>
Salaries of organizers			\$978.23	978.23
Salaries of officers			2,450.00	2,450.00
Salaries and fees paid to supreme medical examiners			874.00	874.00
Traveling and other expenses of officers			10.26	10.26
Insurance department fees			140.60	140.60
Rent, fuel and light			424.38	424.38
Printing and stationery			508.25	508.25
Postage, express, telegraph and telephone			385.04	385.04
Official publication			3,602.00	3,602.00
Legal expense in litigating claims			191.30	191.30
Loss on sale or maturity of ledger assets		1,010.25		1,010.25
All other disbursements			601.95	601.95
<b>Total disbursements</b>				<b>\$110,236.29</b>
<b>Balance</b>				<b>\$260,275.50</b>

## Ledger Assets

Mortgage loans on real estate	\$ 40,500.00
Book value of bonds, cost price	179,846.29
Deposited in trust companies and banks on interest	37,338.90
Cash in association's office	2,500.31
<b>Total ledger assets</b>	<b>\$ 260,275.50</b>

## Liabilities

Death claims due and unpaid, No. 12	\$ 12,199.50
<b>Total death claims</b>	<b>\$ 12,199.50</b>

## Exhibit of Certificates

## Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	15,971	\$14,215,000.00
Benefit certificates written during the year.....	1,780	1,563,750.00
Benefit certificates increased during the year.....	0	81,750.00
<b>Totals</b> .....	<b>17,751</b>	<b>\$15,800,500.00</b>
Deduct terminated or decreased during the year.....	463	353,750.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>17,288</b>	<b>\$15,536,750.00</b>

## Business in Iowa During Year

	Number	Amount
Benefit certificates in force December 31, 1910, as per last statement .....	1,899	\$1,682,250.00
Benefit certificates written during the year.....	175	152,250.00
Benefit certificates increased during the year.....	0	9,250.00
<b>Totals</b> .....	<b>2,074</b>	<b>\$1,843,750.00</b>
Deduct terminated or decreased during the year.....	50	45,250.00
<b>Total benefit certificates in force December 31, 1911</b> .....	<b>2,024</b>	<b>\$1,798,500.00</b>
Received during the year from members in Iowa: Mortuary, \$11,548.35; reserve, \$4,031.10; interest on reserve fund, \$895.00; expense, \$1,194.30; total, \$17,578.84.		

## Exhibit of Death Claims

## Total Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	11	\$10,199.50
Claims (face value) incurred during the year.....	117	101,000.00
<b>Totals</b> .....	<b>128</b>	<b>\$111,199.50</b>
Claims paid during the year.....	116	99,000.00
<b>Balance</b> .....	<b>12</b>	<b>\$12,199.50</b>
Claims unpaid December 31, 1911.....	12	\$12,199.50

## Iowa Claims

	Number	Amount
Claims unpaid December 31, 1910, as per last statement .....	2	\$1,449.50
Claims (face value) incurred during the year.....	11	8,750.00
<b>Totals</b> .....	<b>13</b>	<b>\$10,199.50</b>
Claims paid during the year.....	12	9,750.00
<b>Balance</b> .....	<b>1</b>	<b>\$149.50</b>
Claims unpaid December 31, 1911.....	1	449.50

## ANNUAL STATEMENT

For the year ending December 31, 1911, of the

## ZAPADNI CESKA KATOLICKA JEDNOTA (WESTERN BOHEMIAN CATHOLIC UNION)

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. J. Kudina.

Secretary, J. J. Kovarik.

Incorporated Feb. 2, 1899.

Commenced Business, Jan. 1, 1899.

Home Office, Spillville, Iowa.

## Balance From Previous Year

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Balance from previous year .....	\$1,126.81	\$37,560.75	\$1,181.17	\$39,868.73
<b>Income</b>				
Membership fees actually received .....	-----	\$228.60	-----	-----
All other assessments or premiums .....	\$31,968.84	3,162.37	-----	-----
Dues and per capita tax.....	-----	-----	\$2,765.75	-----
Medical examiners' fees actually received .....	-----	-----	102.00	-----
<b>Total received from members</b> .....	<b>\$31,968.84</b>	<b>\$3,390.97</b>	<b>\$2,867.75</b>	<b>\$38,227.56</b>
Interest on mortgage loans .....	-----	1,776.40	-----	1,776.40
Sale of lodge supplies.....	-----	-----	255.34	255.34
<b>Total income</b> .....	<b>\$31,968.84</b>	<b>\$5,167.37</b>	<b>\$3,123.09</b>	<b>\$40,259.30</b>
Balance from previous year .....	1,126.81	37,560.75	1,181.17	39,868.73
<b>Balance</b> .....	<b>\$33,095.65</b>	<b>\$42,728.12</b>	<b>\$4,304.26</b>	<b>\$80,128.03</b>
By transfer from expense fund .....	1,500.00	-----	-----	-----
<b>Balance</b> .....	<b>\$34,595.65</b>	<b>\$42,728.12</b>	<b>\$4,304.26</b>	<b>\$80,128.03</b>

**Disbursements**

	Mortuary Funds	Reserve Funds	Expense Funds	Total
Death claims .....	\$33,800.00	-----	-----	\$33,800.00
Total benefits paid--	\$33,800.00	-----	-----	\$33,800.00
Salaries of managers or agents not deputies or organizers .....	-----	-----	\$115.00	-----
Salaries of officers and trustees, No. 8.....	-----	-----	1,612.50	-----
Salaries and fees paid to supreme medical examiners .....	-----	-----	98.25	-----
Insurance department fees.....	-----	-----	75.00	-----
Advertising, printing and stationery .....	-----	-----	173.17	-----
Postage, express, telegraph and telephone .....	-----	-----	131.47	-----
All other disbursements--	-----	-----	-----	-----
Drafts of exchange \$31.48; notary public acknowledgments \$4.50; recording of mortgages, \$2.00 .....	-----	-----	37.98	-----
Total disbursements.....	-----	-----	\$2,243.37	-----
Transferred to mortuary fund (Aug. 11, 1911).....	-----	-----	1,500.00	-----
Balance .....	-----	-----	\$500.89	-----

**Ledger Assets**

Mortgage loans on real estate.....	\$ 40,900.00
Cash in association's office, \$894.51; deposited in banks (not on interest), \$2,290.15.....	3,184.66
Total ledger assets.....	\$ 44,084.66

**Non-Ledger Assets**

Interest and rents due and accrued.....	896.35
All other assets, viz--	-----
Typewriter, mimeograph, book, lodge supplies..	561.45
Gross assets .....	\$ 45,542.46

**Deduct Assets Not Admitted**

Other items, viz--	-----
Lodge supplies, books, etc.....	561.45
Total admitted assets.....	\$ 44,981.01

**Liabilities**

Death claims adjusted not yet due, No. 9.....	\$ 7,100.00
Death claims reported but not yet adjusted, No. 2..	1,400.00
Present value of deferred death and disability claims payable in installments.....	300.00
Total death claims.....	\$ 8,800.00
Salaries, rents, expenses, commissions, etc., due or accrued .....	43.25
Total liabilities .....	\$ 8,843.25

**Exhibit of Certificates**

Total Business of the Year	Number		Amount
	Males	Fem.	
Benefit certificates in force December 31, 1910, as per last statement .....	2,703	1,432	\$3,049,800.00
Benefit certificates written during the year.....	185	25	183,500.00
Benefit certificates reinstated during the year.....	13	2	13,600.00
Totals .....	2,901	1,459	\$3,246,900.00
Deduct terminated or decreased during the year....	93	31	92,800.00
Total benefit certificates in force December 31, 1911 .....	2,808	1,428	\$3,154,100.00

**Exhibit of Death Claims**

Total Claims	Number		Amount
	Males	Fem.	
Claims unpaid December 31, 1910, as per last statement .....	5	1	\$4,200.00
Claims (face value) incurred during the year.....	39	19	38,400.00
Totals .....	44	20	\$42,600.00
Claims paid during the year.....	32	19	33,800.00
Balance .....	12	1	\$8,800.00
Claims unpaid December 31, 1911.....	12	1	8,800.00

**Iowa Claims**

Iowa Claims	Number		Amount
	Males	Fem.	
Claims (face value) incurred during the year....	7	2	\$6,400.00
Totals .....	7	2	\$6,400.00
Claims paid during the year.....	3	2	3,700.00
Balance .....	4	0	\$2,700.00
Claims unpaid December 31, 1911.....	4	0	2,700.00

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