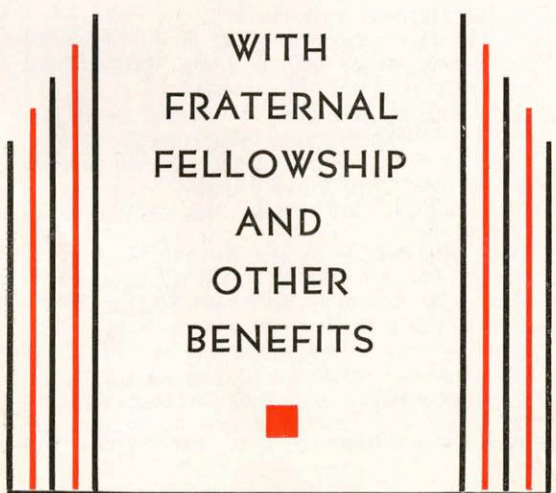




SAFE
AND SOUND
INSURANCE
PROTECTION



WITH
FRATERNAL
FELLOWSHIP
AND
OTHER
BENEFITS

Modern Woodmen of America

HEAD OFFICES:
ROCK ISLAND, ILL., U. S. A.



ESTABLISHED in 1883, Modern Woodmen of America has grown steadily year by year until it now ranks as the leading fraternal life insurance Society in the world, with insurance in force of approximately eight hundred million dollars. From its Head Office, the Society has paid more than three hundred seventy-six thousand death and Cash benefit claims totaling over \$530,000,000. Because of broader plans recently adopted—the inclusion of women and children in its benefits—its future growth will increase considerably faster than in the past.

FINANCIAL BENEFITS The principal benefit feature is the prompt payment of substantial amounts to the beneficiaries of deceased members and Cash benefits to members while living. Such benefits are paid promptly from the Head Office and do not depend on the size or strength of the local Camp. Benefits for temporary disability are paid only by local Camps.

THE COST Modern Woodmen of America is not organized for the purpose of making money; therefore, it is able to furnish good, safe protection at a cost within the ability of the average man or woman to pay. This Society provides the whole family with life insurance protection on the most popular plans. It makes no glittering promises for

rebates that depend on the result of doubtful investments or wild speculation. Its certificates are simple promises to pay certain definite amounts in event of death or at specified ages while in good standing as provided in the contract. Death benefits are made payable only to near relatives or persons dependent upon the member as required by state laws, thus protecting the loved ones from other possible crafty claimants.

SELECTED MEMBERSHIP

Modern Woodmen of America carefully selects its members. Those who live in unhealthful territory or are engaged in extra hazardous occupations are excluded. Every Beneficial applicant must be a white citizen of good repute and able to pass a most rigid medical examination.

WOMEN ADMITTED

Modern Woodmen of America realizes that life insurance and old age income for women are real necessities and that they need fraternal friendships as much as men. Accordingly, it admits women and insures them on equal terms with men, except that they are not charged any membership fee. They may unite with a Camp composed of women exclusively, or may (without being initiated) join as auxiliary members of a camp composed of men. Women have an equal voice in the management and are eligible to hold any office in the Society.

JUNIOR WOODMEN

Children under 16 years of age, who are in any manner dependent upon a member of the Society or other person for support, may be insured in the Junior department. The rates are very reasonable and remain stationary until the child becomes 16 years of age. At that time it is transferred to the Adult department without medical examination and may receive any form of Whole Life certificate desired (for the same amount). The meetings

of Junior Woodmen are in charge of well qualified adult members who are appointed for that purpose. Clean and wholesome pleasure is provided and valuable educational features are encouraged.

HOW CLAIMS ARE PAID

All death claims are payable immediately in one cash sum to the beneficiary, unless the member, while living, has directed otherwise. The member, or the beneficiary, has the right to direct that the amount shall be paid in monthly installments, with interest, for periods of time preferred or as an income for life. Any amount due a minor, if so desired, may be left with the Society in trust until the minor child is legally qualified to receive it with accumulated interest.

RATES PERMANENT

When this Society began business in 1883 very little was known as to the true cost of Whole Life insurance. It required many years of vast experience to determine the exact cost and during that time some changes were found advisable. Nevertheless, a marvelous growth was enjoyed and a wonderful record was made. Hundreds of millions of dollars were paid to several hundred thousand widows and orphans, even though the rates were too low to be permanent. It can not be denied that the protection was good nor that every member received the value of his money. The same insurance could not have been purchased elsewhere at anything near the same price.

In the year 1919, after the exact cost was ascertained, the Society first began to charge a correct rate to new members. Ten years later the other members were placed on an adequate and permanent basis of cost so that no members pay less than that cost. Thus the rate problem has been solved forever and the future of the Society is absolutely secure. All rates charged new members since 1919 provide suffi-

cient reserves to make them safe and permanent. Leading life insurance actuaries have so testified, and various State Insurance departments have given their endorsements.

FORMS OF INSURANCE Members of Modern Woodmen of America have a wide choice of types of insurance.

● There are certificates that suit your insurance needs exactly, Whole Life, Term, Limited Payment, and old age income.

WHOLE LIFE FORMS Applications may be made for any one or more forms, but not to exceed \$25,000 in total. The applicant must be over 16 and under 60 years of age

● when certificate is issued. Cash benefits, Paid-Up, Extended insurance, Automatic Payment Loan, Double Indemnity, and Limited Accident benefits are available, in addition to Waiver of Benefit Payments for total and permanent disability before age 60.

TERM INSURANCE Term insurance is temporary protection only and therefore can be secured at very low rates.

● It does not become paid up, but expires at ages 50, 55, 60, or 65, unless converted into Whole Life insurance before the end of the term. That may be done at any attained age within the term and without medical examination if converted five years before the term expires. It is a good form of protection when a member is rearing children and needs it most. The amount of Term insurance is limited to \$5000.

SAVES LIVES On the cover of this folder was mentioned benefits other than safe and sound insurance. One of these benefits

● is the free treatment of any tubercular Beneficial member at the Sanatorium owned and operated by the Society near Colorado Springs, Colorado. In case of that affliction, the Society will furnish, without cost to the

member, board and lodging in addition to the best medical care and the most scientific treatment known! Look for that in any old-line policy ever written!

UNIFORMED DIVISION The uniformed degree teams maintained by local Camps are known as Modern Woodmen

● Foresters. They are thoroughly organized by battalions, regiments, and brigades, and they have won a reputation for perfection in drill second to no similar organization. The Foresters attend many "logrollings" each year, as well as State and Zone encampments.

PROMOTES FELLOWSHIP Life insurance in Modern Woodmen of America is more than that. It is membership

● in a body that promotes fellowship, good citizenship, and good government. It creates social opportunities. It engenders the spirit of fraternal helpfulness. Its members have a voice in the management of a great Society, with a truly American representative form of government.

Hundreds of thousands of your fellow citizens have investigated Modern Woodmen of America and have become members. They invite your investigation, confident you can find nothing to compare favorably with it.

ADULTS AND JUNIORS Membership fee for men is \$5 plus examination fees. Women and children pay only the examination fees. Adults pay local Camp dues,

● not less than 35 cents monthly, amount being fixed by each local Camp.

Monthly Rates for Each \$1000 of Insurance Ages 16 to 60 Next Birthday

Form A Provides for Cash Disability Benefits and Paid-Up Insurance at Age 70 or Over

Forms B, C, and D Provide Paid-Up and Extended Insurance, Automatic Payment Loans After Three Years, and Cash Disability Benefits at Age 70 or Over. Waiver of Benefit Payments Optional

WHOLE LIFE INSURANCE

Age Next Birthday	Continuous Payments		30-Year Payment Form C	20-Year Payment Form D
	Ordinary Form A	Special Form B		
17	\$.75	\$.85	\$1.00	\$1.25
18	.75	.90	1.05	1.30
19	.80	.90	1.10	1.35
20	.85	.95	1.15	1.40
21	.90	.95	1.20	1.45
22	.90	1.00	1.25	1.50
23	.95	1.00	1.30	1.55
24	.95	1.05	1.35	1.60
25	1.00	1.05	1.40	1.65
26	1.00	1.10	1.45	1.70
27	1.05	1.15	1.50	1.75
28	1.05	1.20	1.55	1.80
29	1.10	1.20	1.60	1.85
30	1.15	1.25	1.65	1.90
31	1.20	1.30	1.70	1.95
32	1.20	1.35	1.75	2.00
33	1.25	1.40	1.80	2.05
34	1.30	1.45	1.85	2.10
35	1.35	1.50	1.90	2.15
36	1.40	1.55	1.95	2.20
37	1.45	1.60	2.00	2.25
38	1.55	1.65	2.05	2.30
39	1.60	1.75	2.10	2.35
40	1.65	1.80	2.15	2.40
41	1.70	1.90	2.20	2.45
42	1.80	2.00	2.25	2.55
43	1.85	2.10	2.30	2.65
44	1.90	2.20	2.40	2.75
45	2.00	2.30	2.50	2.85
46	2.10	2.40	2.60	2.95
47	2.25	2.50	2.70	3.05
48	2.40	2.65	2.80	3.15
49	2.55	2.75	2.90	3.30
50	2.70	2.90	3.00	3.45
51	2.85	3.05	3.15	3.60
52	3.00	3.20	3.30	3.75
53	3.15	3.40	3.45	3.90
54	3.30	3.55	3.60	4.05
55	3.45	3.75	3.80	4.20
56	3.60	3.95	4.00	4.35
57	3.80	4.20	4.20	4.50
58	4.00	4.45	4.40	4.65
59	4.25	4.65	4.60	4.80
60	4.50	4.90	4.80	4.95

For \$500 divide by two, adding 2½ cents when necessary to end rate in 0 or 5.

Form G

SPECIAL GUARANTEED SETTLEMENT AT AGE 60 for Each \$1000 Minimum Amount of Insurance: Principal Sum \$1000 Cash; or \$445 Cash and \$1000 Paid-Up Insurance; or \$1750 Paid-Up Insurance, if Insurable

Rates Per \$1000

Age Nearest Birthday	Annual	Semi-Annual	Quarterly	Monthly
16	\$ 17.10	\$ 8.90	\$ 4.55	\$ 1.55
17	17.60	9.15	4.65	1.60
18	18.10	9.40	4.80	1.65
19	18.65	9.70	4.95	1.70
20	19.25	10.00	5.10	1.75
21	19.85	10.30	5.25	1.80
22	20.50	10.65	5.45	1.85
23	21.20	11.00	5.60	1.90
24	21.95	11.40	5.80	1.95
25	22.75	11.85	6.05	2.05
26	23.60	12.30	6.25	2.15
27	24.55	12.75	6.50	2.20
28	25.55	13.30	6.75	2.30
29	26.60	13.85	7.05	2.40
30	27.75	14.45	7.35	2.50
31	29.00	15.10	7.70	2.60
32	30.40	15.80	8.05	2.75
33	31.85	16.55	8.45	2.85
34	33.50	17.40	8.85	3.00
35	35.25	18.35	9.35	3.15
36	37.20	19.35	9.85	3.35
37	39.30	20.45	10.40	3.55
38	41.65	21.65	11.05	3.75
39	44.25	23.00	11.70	4.00
40	47.30	24.60	12.55	4.25
41	50.45	26.25	13.35	4.55
42	54.10	28.15	14.35	4.90
43	58.20	30.25	15.45	5.25
44	62.85	32.70	16.65	5.65
45	68.15	35.45	18.05	6.15
46	74.30	38.65	19.70	6.70
47	81.40	42.35	21.60	7.35
48	89.85	46.70	23.80	8.10
49	99.90	51.95	26.50	9.00
50	112.20	58.35	29.75	10.10

Form H

SPECIAL GUARANTEED SETTLEMENT AT AGE 65
for Each \$1000 Minimum Amount of Insurance:
Principal Sum \$1000 Cash; or \$375 Cash and \$1000
Paid-Up Insurance; or \$1570 Paid-Up
Insurance, if Insurable

Rates Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 15.20	\$ 7.90	\$ 4.05	\$ 1.35
17	15.60	8.10	4.15	1.40
18	16.00	8.30	4.25	1.45
19	16.45	8.55	4.35	1.50
20	16.85	8.75	4.45	1.55
21	17.35	9.00	4.60	1.60
22	17.85	9.30	4.75	1.65
23	18.35	9.55	4.85	1.70
24	18.95	9.85	5.00	1.75
25	19.55	10.15	5.20	1.80
26	20.20	10.50	5.35	1.85
27	20.85	10.85	5.50	1.95
28	21.60	11.25	5.70	2.00
29	22.40	11.65	5.95	2.10
30	23.25	12.10	6.15	2.15
31	24.15	12.55	6.40	2.25
32	25.15	13.05	6.65	2.35
33	26.25	13.65	6.95	2.45
34	27.35	14.20	7.25	2.55
35	28.60	14.85	7.55	2.70
36	29.90	15.55	7.90	2.80
37	31.40	16.30	8.30	2.95
38	33.05	17.20	8.75	3.15
39	34.80	18.10	9.20	3.30
40	36.70	19.10	9.70	3.50
41	38.80	20.15	10.30	3.70
42	41.15	21.40	10.90	3.90
43	43.65	22.70	11.55	4.15
44	46.40	24.10	12.30	4.45
45	49.55	25.75	13.15	4.75
46	52.85	27.50	14.00	5.10
47	56.65	29.45	15.00	5.50
48	60.90	31.65	16.15	5.90
49	65.70	34.15	17.40	6.40
50	71.15	37.00	18.85	7.00
51	77.45	40.25	20.55	7.65
52	84.75	44.05	22.45	8.40
53	93.30	48.50	24.75	9.35
54	103.60	53.90	27.45	10.45
55	116.10	60.40	30.80	

Form I

SPECIAL GUARANTEED SETTLEMENT AT AGE 70
for Each \$1000 Minimum Amount of Insurance:
Principal Sum \$1000 Cash; or \$305 Cash and \$1000
Paid-Up Insurance; or \$1420 Paid-Up
Insurance, if Insurable

Rates Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 13.80	\$ 7.15	\$ 3.65	\$ 1.20
17	14.15	7.35	3.75	1.25
18	14.50	7.55	3.85	1.30
19	14.85	7.70	3.95	1.35
20	15.20	7.90	4.05	1.35
21	15.60	8.10	4.15	1.40
22	16.00	8.30	4.25	1.45
23	16.45	8.55	4.35	1.50
24	16.90	8.80	4.50	1.55
25	17.35	9.00	4.60	1.60
26	17.90	9.30	4.75	1.65
27	18.45	9.60	4.90	1.70
28	19.00	9.90	5.05	1.75
29	19.60	10.20	5.20	1.85
30	20.30	10.55	5.40	1.90
31	21.00	10.90	5.55	1.95
32	21.80	11.35	5.80	2.05
33	22.60	11.75	6.00	2.10
34	23.50	12.20	6.25	2.20
35	24.45	12.70	6.50	2.30
36	25.45	13.25	6.75	2.40
37	26.55	13.80	7.05	2.50
38	27.75	14.45	7.35	2.60
39	29.10	15.15	7.70	2.75
40	30.55	15.90	8.10	2.90
41	32.05	16.65	8.50	3.05
42	33.70	17.50	8.95	3.20
43	35.50	18.45	9.40	3.35
44	37.40	19.45	9.90	3.55
45	39.50	20.55	10.45	3.75
46	41.75	21.70	11.05	3.90
47	43.20	22.45	11.45	4.20
48	46.90	24.40	12.45	4.50
49	49.90	25.95	13.20	4.80
50	53.15	27.65	14.10	5.15
51	56.75	29.50	15.05	5.45
52	60.75	31.60	16.10	5.85
53	65.25	33.95	17.30	6.35
54	70.35	36.60	18.65	6.85
55	76.10	39.55	20.15	7.45
56	82.70	43.00	21.90	8.15
57	90.30	46.95	23.95	8.95
58	99.20	51.60	26.30	9.90
59	109.75	57.10	29.10	
60	121.75	63.35	32.30	

Form J

SPECIAL 20-YEAR PAYMENT GUARANTEED SETTLEMENT AT AGE 60

for Each \$1000 Minimum Amount of Insurance:

Principal Sum \$1000 Cash; or \$445 Cash and \$1000
Paid-Up Insurance; or \$1750 Paid-Up
Insurance, if Insurable

Rates Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 23.85	\$12.40	\$ 6.30	\$ 2.15
17	24.50	12.75	6.50	2.20
18	25.10	13.05	6.65	2.25
19	25.80	13.40	6.85	2.30
20	26.45	13.75	7.00	2.40
21	27.15	14.15	7.20	2.45
22	27.90	14.50	7.40	2.50
23	28.65	14.90	7.60	2.60
24	29.45	15.30	7.80	2.65
25	30.25	15.70	8.00	2.70
26	31.10	16.15	8.25	2.80
27	31.95	16.60	8.45	2.90
28	32.85	17.10	8.70	2.95
29	33.80	17.60	8.95	3.05
30	34.80	18.10	9.20	3.15
31	35.80	18.60	9.50	3.20
32	36.90	19.20	9.75	3.30
33	38.00	19.75	10.05	3.40
34	39.15	20.35	10.35	3.50
35	40.40	21.00	10.70	3.65
36	41.65	21.65	11.05	3.75
37	42.95	22.35	11.40	3.85
38	44.35	23.05	11.75	4.00
39	45.80	23.80	12.15	4.10
40	47.30	24.60	12.55	4.25

Form K

SPECIAL 20-YEAR PAYMENT GUARANTEED SETTLEMENT AT AGE 65

for Each \$1000 Minimum Amount of Insurance:

Principal Sum \$1000 Cash; or \$375 Cash and \$1000
Paid-Up Insurance; or \$1570 Paid-Up
Insurance, if Insurable

Rates Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 21.55	\$11.20	\$ 5.70	\$ 1.95
17	22.10	11.50	5.85	2.00
18	22.65	11.80	6.00	2.05
19	23.35	12.15	6.20	2.10
20	23.80	12.40	6.30	2.15
21	24.45	12.70	6.45	2.20
22	25.05	13.05	6.60	2.25
23	25.70	13.35	6.80	2.30
24	26.40	13.75	7.00	2.40
25	27.10	14.10	7.20	2.45
26	27.85	14.45	7.35	2.50
27	28.60	14.85	7.60	2.55
28	29.40	15.30	7.80	2.65
29	30.20	15.70	8.00	2.70
30	31.05	16.15	8.25	2.80
31	31.95	16.60	8.45	2.85
32	32.90	17.10	8.70	2.95
33	33.85	17.60	8.95	3.05
34	34.90	18.15	9.25	3.15
35	35.95	18.70	9.50	3.25
36	37.05	19.25	9.80	3.35
37	38.20	19.85	10.15	3.45
38	39.40	20.50	10.45	3.55
39	40.70	21.15	10.80	3.65
40	42.00	21.85	11.15	3.80
41	43.40	22.55	11.50	3.90
42	44.85	23.30	11.90	4.05
43	46.35	24.10	12.30	4.15
44	47.90	24.90	12.70	4.30
45	49.55	25.75	13.15	4.45

**SPECIAL 20-YEAR PAYMENT
GUARANTEED SETTLEMENT AT AGE 70**

for Each \$1000 Minimum Amount of Insurance:
Principal Sum \$1000 Cash; or \$305 Cash and \$1000
Paid-Up Insurance; or \$1420 Paid-Up
Insurance, if Insurable

Rates Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 19.75	\$10.30	\$ 5.25	\$ 1.80
17	20.25	10.55	5.35	1.80
18	20.75	10.80	5.50	1.85
19	21.25	11.05	5.65	1.90
20	21.80	11.35	5.75	1.95
21	22.30	11.60	5.90	2.00
22	22.90	11.90	6.05	2.05
23	23.45	12.20	6.20	2.10
24	24.05	12.50	6.40	2.15
25	24.70	12.85	6.55	2.20
26	25.30	13.15	6.70	2.30
27	26.00	13.50	6.90	2.35
28	26.70	13.90	7.10	2.40
29	27.40	14.25	7.25	2.45
30	28.20	14.65	7.45	2.55
31	29.00	15.05	7.70	2.60
32	29.80	15.50	7.90	2.70
33	30.70	15.95	8.15	2.75
34	31.60	16.40	8.35	2.85
35	32.50	16.90	8.60	2.95
36	33.50	17.45	8.90	3.00
37	34.60	17.95	9.15	3.10
38	35.65	18.55	9.45	3.20
39	36.80	19.15	9.75	3.30
40	37.95	19.75	10.05	3.40
41	39.20	20.40	10.40	3.55
42	40.50	21.05	10.75	3.65
43	41.85	21.75	11.10	3.75
44	43.25	22.50	11.45	3.90
45	44.70	23.25	11.85	4.00
46	46.25	24.05	12.25	4.15
47	47.85	24.90	12.70	4.30
48	49.55	25.75	13.15	4.45
49	51.30	26.70	13.60	4.60
50	53.15	27.65	14.10	4.80

BUSINESS MEN'S SPECIAL

for Each \$1000 Minimum Amount of Insurance:
The Sum of \$1000 for Death After Age 60
The Sum of \$2000 for Death Before Age 60
The Sum of \$3000 for Accidental Death Before Age 60

Rates Before Age 60 Per \$1000

Age Nearest Birth- day	Annual	Semi- Annual	Quarterly	Monthly
16	\$ 20.55	\$10.70	\$ 5.45	\$ 1.85
17	20.95	10.90	5.55	1.90
18	21.40	11.15	5.65	1.90
19	21.80	11.35	5.80	1.95
20	22.20	11.55	5.90	2.00
21	22.60	11.75	6.00	2.05
22	23.05	12.00	6.10	2.10
23	23.50	12.20	6.25	2.10
24	24.00	12.50	6.35	2.15
25	24.50	12.75	6.50	2.20
26	25.05	13.05	6.65	2.25
27	25.60	13.30	6.80	2.30
28	26.20	13.60	6.95	2.35
29	26.80	13.95	7.10	2.40
30	27.45	14.25	7.25	2.45
31	28.15	14.65	7.45	2.55
32	28.90	15.05	7.65	2.60
33	29.70	15.45	7.85	2.65
34	30.50	15.85	8.10	2.75
35	31.40	16.35	8.30	2.85
36	32.40	16.85	8.60	2.90
37	33.40	17.35	8.85	3.00
38	34.40	17.90	9.10	3.10
39	35.50	18.45	9.40	3.20
40	36.65	19.05	9.70	3.30
41	37.85	19.70	10.05	3.40
42	39.15	20.35	10.35	3.55
43	40.55	21.10	10.75	3.65
44	42.05	21.85	11.15	3.90
45	43.60	22.65	11.55	3.90
46	45.25	23.55	12.00	4.05
47	46.95	24.40	12.45	4.25
48	48.85	25.45	12.95	4.40
49	51.05	26.55	13.55	4.60
50	53.25	27.70	14.10	4.80
51	55.60	28.90	14.75	5.00
52	58.15	30.25	15.40	5.25
53	60.85	31.65	16.15	5.50
54	63.75	33.15	16.90	5.75
55	66.85	34.75	17.70	6.00

Rates after 60 page following.

Form M

Rates After Age 60 Per \$1000
(Based upon Entry Age)

Age Nearest Birthday	Annual	Semi-Annual	Quarterly	Monthly
16	\$ 10.35	\$ 5.40	\$ 2.75	\$.95
17	10.60	5.50	2.80	.95
18	10.85	5.65	2.90	1.00
19	11.10	5.75	2.95	1.00
20	11.35	5.90	3.00	1.00
21	11.65	6.05	3.10	1.05
22	11.90	6.20	3.15	1.05
23	12.20	6.35	3.25	1.10
24	12.50	6.50	3.30	1.15
25	12.85	6.70	3.40	1.15
26	13.20	6.85	3.50	1.20
27	13.55	7.05	3.60	1.20
28	13.90	7.25	3.70	1.25
29	14.30	7.45	3.80	1.30
30	14.75	7.65	3.90	1.35
31	15.20	7.90	4.05	1.35
32	15.65	8.15	4.15	1.40
33	16.15	8.40	4.30	1.45
34	16.70	8.70	4.45	1.50
35	17.35	9.00	4.60	1.55
36	18.00	9.35	4.75	1.60
37	18.70	9.70	4.95	1.70
38	19.40	10.10	5.15	1.75
39	20.20	10.50	5.35	1.80
40	21.05	10.95	5.55	1.90
41	21.90	11.40	5.80	1.95
42	22.85	11.90	6.05	2.05
43	23.80	12.40	6.30	2.15
44	24.85	12.90	6.60	2.25
45	25.95	13.50	6.90	2.35
46	27.15	14.10	7.20	2.45
47	28.40	14.75	7.50	2.55
48	29.70	15.45	7.85	2.65
49	31.10	16.15	8.25	2.80
50	32.60	16.95	8.65	2.95
51	34.15	17.75	9.05	3.05
52	35.85	18.65	9.50	3.25
53	37.65	19.60	10.00	3.40
54	39.60	20.60	10.50	3.55
55	41.60	21.65	11.00	3.75

Form W

STANDARD WHOLE LIFE MATURING AT AGE 85
Rates Per \$1000

Age Nearest Birthday	Annual	Semi-Annual	Quarterly	Monthly
16	\$ 10.55	\$ 5.50	\$ 2.80	\$.95
17	10.80	5.60	2.85	.95
18	11.10	5.75	2.95	1.00
19	11.35	5.90	3.00	1.05
20	11.65	6.05	3.10	1.05
21	11.95	6.20	3.15	1.10
22	12.25	6.35	3.25	1.10
23	12.60	6.55	3.35	1.15
24	12.95	6.75	3.45	1.15
25	13.30	6.90	3.50	1.20
26	13.70	7.10	3.65	1.25
27	14.15	7.35	3.75	1.25
28	14.60	7.60	3.85	1.30
29	15.10	7.85	4.00	1.35
30	15.60	8.10	4.15	1.40
31	16.10	8.35	4.25	1.45
32	16.70	8.70	4.45	1.50
33	17.30	9.00	4.60	1.55
34	17.90	9.30	4.75	1.60
35	18.60	9.65	4.95	1.65
36	19.30	10.05	5.10	1.75
37	20.05	10.45	5.30	1.80
38	20.85	10.85	5.55	1.90
39	21.70	11.30	5.75	1.95
40	22.60	11.75	6.00	2.05
41	23.60	12.25	6.25	2.10
42	24.60	12.80	6.50	2.20
43	25.70	13.35	6.80	2.30
44	26.85	13.95	7.10	2.40
45	28.05	14.60	7.45	2.50
46	29.35	15.25	7.80	2.65
47	30.70	15.95	8.15	2.75
48	32.20	16.75	8.55	2.90
49	33.75	17.55	8.95	3.05
50	35.40	18.40	9.40	3.20
51	37.15	19.30	9.85	3.35
52	39.05	20.30	10.35	3.50
53	41.05	21.35	10.90	3.70
54	43.20	22.45	11.45	3.90
55	45.50	23.65	12.05	4.10
56	47.90	24.90	12.70	4.30
57	50.50	26.25	13.40	4.55
58	53.30	27.70	14.10	4.80
59	56.30	29.30	14.90	5.05
60	59.55	30.95	15.80	5.35

**Monthly Rates
for Each \$1000 of Insurance**

For Term Insurance Ending at Ages 50, 55, 60,
and 65 Years

TERM INSURANCE				
Age Next Birth- day	Ending at Age 50	Ending at Age 55	Ending at Age 60	Ending at Age 65
17	\$.50	\$.55	\$.60	\$.65
18	.50	.55	.60	.65
19	.50	.55	.60	.65
20	.55	.60	.65	.70
21	.55	.60	.65	.70
22	.55	.60	.65	.70
23	.55	.60	.65	.70
24	.60	.65	.70	.75
25	.60	.65	.70	.75
26	.60	.65	.70	.75
27	.60	.65	.70	.75
28	.65	.70	.75	.80
29	.65	.70	.75	.80
30	.65	.70	.75	.80
31	.65	.70	.75	.80
32	.65	.70	.75	.85
33	.70	.75	.80	.85
34	.70	.75	.80	.85
35	.70	.75	.80	.90
36	.70	.75	.80	.90
37	.70	.75	.85	.95
38	.75	.80	.85	.95
39	.75	.80	.85	1.00
40	.75	.80	.90	1.05
41	.75	.80	.90	1.05
42	.80	.85	.95	1.10
43	.80	.85	.95	1.15
44	.80	.85	1.00	1.20
45	.80	.90	1.00	1.25
46	.90	1.05	1.30	1.30
47	.95	1.10	1.35	1.35
48	.95	1.15	1.40	1.40
49	1.00	1.20	1.45	1.45
50	1.00	1.25	1.50	1.50
51	1.00	1.30	1.55	1.55
52	1.00	1.35	1.60	1.60
53	1.00	1.40	1.70	1.70
54	1.00	1.50	1.80	1.80
55	1.00	1.60	1.90	1.90
56	1.00	1.70	2.00	2.00
57	1.00	1.80	2.10	2.10
58	1.00	1.90	2.20	2.20
59	1.00	2.00	2.30	2.30
60	1.00	2.10	2.40	2.40

For \$500 divide by two, adding 2½ cents when necessary to end rate in 0 or 5.

Form SS

SANATORIUM SERVICE CERTIFICATE

Entitles holder to all rights as a Social member, plus the right to be admitted as a patient in the Modern Woodmen of America Sanatorium for the treatment of members who become afflicted with tuberculosis.

Applicants admitted at any age over 16 at rate of 50 cents per month local Camp dues. Adoption fee is \$4 and Certificate fee \$1.

Form SSS

**SANATORIUM SERVICE AND SAVINGS
CERTIFICATE**

Entitles holder to all rights as a Beneficial member, including right to be admitted as a patient in the Modern Woodmen of America Sanatorium for treatment of members afflicted with tuberculosis.

Applicants admitted at any age between 16 and 60, upon payment of regular adoption fee and monthly rates as follows:

\$1.00 per month on entry ages 17 to 50
nearest birthday.

\$1.25 per month on entry ages 51 to 55
nearest birthday.

\$1.50 per month on entry ages 56 to 60
nearest birthday.

Fifty cents of each monthly payment is retained by local Camp to cover dues and Per Capita. Balance of monthly payment is the Benefit fund rate for which the member is insured for an amount equal to the full monthly rates paid during the life of the member. The certificate is fully paid up in fifteen years.

Medical fee, 50 cents, to be paid by either Agent or Applicant.

Form E Certificates

Monthly Rates and Insurance Benefits, Junior Department

Form E Junior certificates are issued at level monthly rates at attained ages next birthday when certificates are issued (and do not increase with age changes). The amounts of benefits increase in value each year according to ages next birthday in first column, and at death the benefits opposite those attained ages are paid.

Benefit Payers Age at Death Next Birthday	Rate 25 Cents per Month to Age 16																Rate 30 Cents per Month to Age 16																Rate 35 Cents per Month to Age 16															
	Entry Ages Next Birthday																Entry Ages Next Birthday																Entry Ages Next Birthday															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	15	25	35	45	55	70	100	130	160	200	250	300	350	400	450	500	150	200	250	300	350	400	450	500	200	250	300	350	400	450	500	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500
2	25	35	45	55	70	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500	
3	35	45	55	70	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500		
4	45	55	70	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500			
5	55	70	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500				
6	70	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500					
7	100	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500						
8	130	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500							
9	160	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500								
10	200	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500									
11	250	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500										
12	300	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500											
13	350	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500												
14	400	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500													
15	450	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500														
16	500	160	200	250	300	350	400	450	500	250	300	350	400	450	500	200	250	300	350	400	450	500	300	350	400	450	500	400	450	500	450	500	500															

Form F Certificates

Monthly Rates and Insurance Benefits, Junior Department

Form F Junior certificates are issued at level monthly rates at attained ages next birthday when certificates are issued (and do not increase with age changes). The amounts of benefits increase in value each year according to ages next birthday in first column, and at death the benefits opposite those attained ages are paid.

Benefit Payers Age at Death Next Birthday	Rate 35 Cents per Month to Age 16																Rate 40 Cents per Month to Age 16																Rate 45 Cents per Month to Age 16																Rate 50 Cents per Month to Age 16															
	Entry Ages Next Birthday																Entry Ages Next Birthday																Entry Ages Next Birthday																Entry Ages Next Birthday															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	30	40	50	60	70	80	90	100	110	120	130	140	150	160	40	50	60	70	80	90	100													
2	30	40	50	60	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	40	50	60	70	80	90	100	110	120	130	140	150	160	50	60	70	80	90	100	110															
3	40	50	60	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	50	60	70	80	90	100	110	120	130	140	150	160	60	70	80	90	100	110	120	130	140	150	160													
4	50	60	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	60	70	80	90	100	110	120	130	140	150	160	70	80	90	100	110	120	130	140	150	160																
5	60	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	70	80	90	100	110	120	130	140	150	160	80	90	100	110	120	130	140	150	160																			
6	70	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	80	90	100	110	120	130	140	150	160	90	100	110	120	130	140	150	160																						
7	80	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	90	100	110	120	130	140	150	160	100	110	120	130	140	150	160																									
8	90	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	100	110	120	130	140	150	160	110	120	130	140	150	160	120	130	140	150	160																							
9	100	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	110	120	130	140	150	160	120	130	140	150	160	130	140	150	160	140	150	160																								
10	110	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	120	130	140	150	160	130	140	150	160	140	150	160	150	160	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300														
11	120	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	130	140	150	160	140	150	160	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360	370	380	390	400											
12	130	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	140	150	160	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360	370	380	390	400	410	420	430	440	450	460	470	480	490	500						
13	140	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360	370	380	390	400	410	420	430	440	450	460	470	480	490	500										
14	150	160	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300	310	320	330	340	350	360	370	380	390	400	410	420	430	440	450	460	470	480	490	500												
15	160	20	30	40	50	60	70	80	90	100	110	120	130	14																																																		

*More
Information*

Ask any officer or member
or write for more complete
information to either

A. R. TALBOT, *National President*
Lincoln, Nebraska

or

J. G. RAY, *National Secretary*
Rock Island, Illinois



WORLD'S GREATEST
FRATERNAL
LIFE INSURANCE SOCIETY



WORLD'S GREATEST
FRATERNAL
INSURANCE SOCIETY