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Modern Forms  
of Protection  
for Men,  
Women, and  
Children ❖



## Modern Woodmen of America

Head Offices:

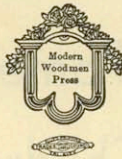
Rock Island, Ill., U. S. A.



**THEN  
AND  
NOW**

Living ever in the present because completely modernized and up-to-date in all respects, Modern Woodmen of America, believes that past performance, while as water that has passed under the bridge, is nevertheless a weighty consideration with all who are contemplating protecting themselves and their dependents by means of life insurance. It therefore points to its more than half a century of continuous and successful operation, with the record of having made total payments to beneficiaries and members far in excess of \$528,000,000 in a fifty-one-year period since January 5, 1883, the date of its organization. Such a record is to be expected on the part of a Society whose certificates of life insurance total in amount nearly \$800,000,000.

Every day, indeed, almost every hour, this total is increased by what Modern Woodmen of America pays out on account of its certificates of life insurance. The figures show that by the end of 1933 the Society had paid 297,561 death claims, turning over to beneficiaries more than \$503,000,000, and in addition, had paid over \$24,000,000 in Cash Disability benefits to more than seventy-six thousand living members. A record of actual accomplishment al-





ways speaks for itself, seldom or never requiring elaboration as to what the figures just presented mean in terms of the trust and confidence reposed in Modern Woodmen of America by the general public and by the hundreds of thousands who hold its certificates of life insurance, ranging in amount from \$500 to \$25,000.

### THE BASIS OF CONFIDENCE

Fact No. I.—*The Test.* Modern Woodmen of America not only weathered the storm of the period of the depression of

1929-1934, but the storms of more than fifty years of time.

Fact No. II.—*Careful Management.* Careful and conservative plans of its management has been the subject of favorable comment by examiners of the Insurance departments of leading states, who have remarked on the fact that during the trying four-year period from 1929 to 1932 the Society purchased more than \$20,000,000 worth of bonds, of which huge sum NOT A SINGLE DOLLAR WAS IN DEFAULT EITHER AS TO INTEREST OR PRINCIPAL. It has a portfolio of investments second to none of any similar institution.

Fact No. III.—*Sound and Safe Investments.* Modern Woodmen of America does not invest in common or preferred stocks of any kind, nor in industrial, railroad, public utility, or special assessment bonds, or in district bonds other than school districts. The Society's

portfolio of its Reserve fund is of the highest grade obtainable.

Fact No. IV.—*No Moratorium.* During the period when many life insurance companies were operating under a moratorium which denied the policyholder the right to obtain the cash value under his policy, Modern Woodmen of America DID NOT ASK FOR A MORATORIUM. Wherever one was imposed by state laws or by State Insurance departments, our Society DEMANDED AND RECEIVED EXEMPTION FROM THE MORATORIUM so it could continue to pay its contract obligations IN FULL WHEN DUE, including Cash benefits to all members entitled to them.

Fact No. V.—*Bank Holiday Experience.* When as an episode of the great economic slump a banking holiday was declared, presenting a problem even for Modern Woodmen of America, because of its more than eleven thousand local Camps whose funds, practically without exception, were tied up in local banks, the Executive Council of Modern Woodmen of America adopted regulations FULLY PROTECTING ITS CAMPS AND MEMBERS. Members were allowed to make payments by check, notwithstanding that banks were closed during the holiday, with the understanding that the checks would be paid when the banks reopened. Deferred accounts were carried FOR HUNDREDS OF MEMBERS AND LOCAL CAMPS AT THE HEAD OFFICE IN ROCK ISLAND, ILLINOIS, and once again the Society's protective policies were vindicated by the satisfactory results.



### A LEADER

The statement that Modern Woodmen of America is THE LEADING FRATERNAL INSURANCE SOCIETY IN THE WORLD is fully borne out by the facts not only of its past, but by its present activities. In addition to insurance protection for the home and the individual, for men, women, and children, it gathers its members into Camps or lodges which during the Society's entire existence has stressed the spirit and practice of genuine fraternity.

### FINANCIAL BENEFITS

The financial benefits of membership result from the legal reserve life insurance certificates provided by the Society. The Society's new contracts, in response to a modern trend, not only provide death benefits for a member's family, but guarantee an income to the insured for old age while the member is living.

### SELECTED MEMBERSHIP

The members of Modern Woodmen of America are carefully selected. Every Beneficial member must be a white citizen of good repute and must pass a satisfactory medical examination, and those who live in territory that has been demonstrated beyond all doubt to be unhealthful, and those who engage in extra hazardous occupations, are not eligible.

### FORMS OF INSURANCE

Members of Modern Woodmen of America have a wide choice of types of insurance. There is a certificate that suits your insurance needs exactly.

### WHOLE LIFE FORMS

Forms of Benefit certificates providing for Whole Life insurance designated as Forms A, B, C, and D: Applications may be made for any one or more forms, but not to exceed \$10,000 in total. The applicant must be over 16 and under 60 years of age when certificate is issued. On Forms A and B the monthly payments are to be made during the entire life of the certificate, but on Form C the certificate is fully paid up in thirty years, and on Form D it is fully paid up in twenty years. Form A provides attractive cash surrender or Paid-Up insurance values at age 70 or beyond, if desired. Forms B, C, and D provide for still greater values of the same kind, and, in addition thereto, have liberal Paid-Up, Extended insurance, and Automatic Payment loan values after being in force three years. Waiver of monthly payments may be obtained on these forms.

### 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, but it may be 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.

### ADDITIONAL MODERNIZED CERTIFICATES

**Form G**—“*Special Guaranteed Settlement at Age 60.*”—Issued in amounts from \$500 to \$25,000 to both men and women, ages 16-50. Rates based on age nearest birthday. Increasing death benefits after first year, up to maturity of certificate. Benefit payments must be made until the member becomes 60 years of age, either annually, semiannually, quarterly, or monthly. A discount is allowed except on monthly payments. Increasing death benefits in proportion will be paid for any period between completed years during which the certificate has been in force and payments made thereunder. For each \$1000 certificate amount, the guaranteed settlement at age 60 is \$1000 in cash; or \$445 cash and \$1000 Paid-Up insurance; or \$1750 Paid-Up insurance if insurable. Thirty days before attaining age 60, the member is required to select one of the foregoing options. If no choice is made, the Society will pay the member \$445 cash and issue a Paid-Up certificate for \$1000, which can be surrendered for its cash value at any time thereafter. On \$2000, settlements will be twice as large, and on \$10,000, ten times greater. Nonforfeiture options of Automatic Payment

Loans, or Paid-Up insurance, or Extended insurance if insurable, after payments have been made for three or more full years, are included. Extended Insurance option requires satisfactory evidence of insurability because the amount of Extended insurance is increased above the minimum amount of insurance. The Automatic Payment Loan and Paid-Up Insurance options are the same in principle as under our Forms B, C, and D certificates.

### MEMBER'S OPTIONS AT AGE 60 (Per \$1000 Payable)

1. Cash benefits of \$445 and Paid-Up insurance for \$1000.
2. The principal sum of \$1000 Cash benefits may be held by the Society at the direction of the member, and interest thereon paid the member annually at such rate as the Board of Directors may declare, not less than 3 per cent. The member may withdraw any part of the principal sum in multiples of \$100. Upon the death of the member, the principal sum remaining shall be payable to his beneficiary or beneficiaries.
3. Paid-Up insurance of \$1750 upon furnishing satisfactory evidence of insurability.
4. Cash benefits of \$1000, payable in monthly or annual installments for one to thirty years certain. If the member dies before the installments have been paid for the number of years certain, the unpaid installments for the certain period shall be payable to his beneficiary. The member may commute unpaid installments for the certain period at 4 per cent and receive them in a lump sum.
5. \$1000 Cash benefits paid to the member in monthly installments, guaranteed for five, ten, fifteen, or twenty years certain, and as long thereafter as the member lives. The member may commute unpaid installments for the certain period at 4 per cent and receive them in a lump sum. If the member dies during the certain period, the unpaid installments for the period become payable to the beneficiary.
6. \$1000 as Cash benefits, payable to the member in a lump sum.

**Form J**—“*Special Twenty-Year Payment; Guaranteed Settlement at Age 60.*”—Age limits, 16 to 40. Rates at nearest birthday.



Paid up after payments have continued for twenty full years; matures at age 60. Exactly the same options in the same amounts at age 60 as the Form G certificate. The increasing death benefits, Paid-Up insurance, and Extended insurance options differ in amounts, but the settlement options and amounts at age 60 are the same as Form G. Issued in amounts from \$500 to \$25,000.

**Form H**—“*Special Guaranteed Settlement at Age 65.*”—Payments are to be made to age 65, and it is issued between ages 16 and 55. Rates at nearest birthday. At age 65, the settlement options are, per \$1000 certificate amount: \$1000 in cash; or \$375 cash and \$1000 Paid-Up insurance; or \$1570 Paid-Up insurance if insurable. The same options are available at age 65 as in Form G, but the amounts are as stated herein. Issued in amounts from \$500 to \$25,000.

**Form K**—Same form of certificate as Form H, except it becomes paid up after twenty years. Rates at nearest birthday. Settlement options and amounts at age 65 are the same as in Form H. Nonforfeiture values, however, differ in amount. Age limits are 16 to 45. Issued in amounts from \$500 to \$25,000.

**Form I**—“*Special Guaranteed Settlement at Age 70.*”—Age limits 16 to 60. Rates based on nearest birthday. Payments to age 70, at which time the settlement options per \$1000 certificate amount are: \$1000 in cash; or \$305 cash and \$1000 Paid-Up insurance; or \$1420 Paid-Up insurance if insurable. Increasing death benefits are provided similar to Form G,

but differing in amount. Form I has nonforfeiture options after three years and the same settlement options at age 70 as in Form G, but differing in amounts. Issued in amounts from \$500 to \$25,000.

**Form L**—Same form of certificate as Form I, except it becomes paid up after twenty years. Same settlement options at age 70 as in Form I, in the same amounts. Age limits for Form L are 16 to 50. Rates at nearest birthday. Issued in amounts from \$500 to \$25,000.

**Form M**—“*Business Men's Special.*”—Age limits, 16 to 55. \$1000 death benefits after age 60; \$2000 death benefits before age 60, or \$3000 for accidental death before age 60: Issued from \$500 to \$8000, and payments must be made throughout life. Rates at nearest birthday. Nonforfeiture options as in Form G, and Cash benefits at age 60 or thereafter. The Extended insurance option in Form M does not require evidence of insurability. Waiver of Benefit Payments and Dues in case the insured becomes totally and permanently disabled before attaining age 60 is a feature. Any payments so waived are not deducted from the benefits under the certificate, either at death or at any other time. At age 60, the insured, if desired, may apply for the Cash benefits and have such benefits paid in any of the installment options set forth in the foregoing description of the Form G certificate. Death benefits are reduced in amount after age 60, and a corresponding reduction is made in the rate after that age. The Waiver of Benefit Payments also expires at age 60.



**Form W**—"Standard Whole Life Maturing at Age 85."—Age limits, 16 to 60, and the amounts from \$500 to \$25,000. Rates at nearest birthday. If living at age 85 and the certificate is in full force, the face amount of the certificate will be paid to the member in cash, or he may take one of the installment options available at age 85, as in Form G. Nonforfeiture options of Paid-Up or Extended insurance without evidence of insurability, are provided after three years. Cash benefits also available at age 60 or thereafter.

The monthly, quarterly, semiannual, and annual rates are given in Form 438 and the Society's Rate Book Supplement.

**Waiver of Benefit Payments**—This waiver is provided by means of a rider attached to the certificate, and it provides that if the member becomes totally and permanently disabled, either from accident or disease, before reaching age 60, the Society will waive all Benefit payments and dues during the member's disability, and such payments are not deducted from any settlement under the certificate. If disability continues until maturity of the certificate, settlement is made in the same manner as if the member had continued his payments to that maturity date. In other words, no charge is made against the certificate for payments waived under this rider. Also, there is no deduction from the settlement made at the maturity date of the certificate because of the Benefit payments and dues waived. There is no limitation as to the amount of insurance on which this benefit is available. It may be applied to the full amount in each

case if desired. To obtain this waiver, an additional payment of 15 cents a month per \$1000 insurance is required. The benefits expire at age 60, and the additional payment of 15 cents per month ceases at that time. This waiver is issued to men and women under 60 years of age but is not granted on Term insurance.

**Options for Beneficiary**—If any of these forms of certificates matures as a death claim, the beneficiary may, unless the member has directed otherwise, leave the proceeds with the Society at interest, or receive them in installments certain for one to thirty years, in annual or monthly payments, or in installments certain for five, ten, fifteen, or twenty years, and thereafter during the lifetime of the beneficiary.

#### DOUBLE INDEMNITY

All Modern Woodmen who carry Whole Life forms of certificates (except Term) may have a rider attached providing that double the face amount will be paid in the event of death by accident. It is issued only to select risks, as stated in the rider, and in such amount that no member will be insured for over \$25,000. The payment for this added feature is but 15 cents a month on each \$1000.

#### LIMITED ACCIDENT BENEFITS

All members who carry \$5000 or less on any Whole Life form, for 15 cents a month on each \$1000, may secure a rider providing for the payment of the insurance in full for the loss



of both eyes, both feet, both hands, or one hand and foot, caused by accident. The rider provides also that one-fourth of the amount of the certificate shall be paid to the member for the loss of one entire hand or foot as the result of an accident as defined in the rider. And this one-fourth is not deducted from the certificate unless the accident should result in death within ninety days.

**Form SS**—“*Sanatorium Service Certificate*.”—Issued to applicants past 16 years of age, at 50 cents per month, including Per Capita of 15 cents. The holder is entitled to all rights as a Social member and, in addition, may be admitted as a free patient in our Sanatorium. The adoption fee is \$4, and certificate fee, \$1. No death benefits are provided.

**Form SSS**—“*Sanatorium Service and Savings Certificate*.”—Issued to applicants between ages 16 and 60. The holder has all rights of a Beneficial member, including Sanatorium benefits. Rates, including Camp dues and Per Capita, at nearest birthday are \$1 per month, ages 16 to 50; \$1.25, ages 51 to 55; \$1.50, ages 56 to 60. Fifty cents of each monthly payment is retained by the local Camp for dues and Per Capita. The balance is the Benefit fund rate to be remitted to the Head Office in addition to the Per Capita of 15 cents. It becomes fully paid up in fifteen years. At the member's death, the beneficiary is paid a sum totaling all monthly payments made by the member under the certificate.

### RATES OF PAYMENT

Complete tables of rates on all forms of Benefit certificates will be furnished by any Camp Secretary or Field Representative, or this information will be found in Form 438, obtainable from the Head Office on request.

### WOMEN ARE WELCOMED AS MEMBERS

Life insurance for women is developing at a rapid rate in the United States and Canada. As to the insurability of women the mortality records, providing the testimony of experience, compare favorably to those of men. Modern Woodmen of America, in welcoming all eligible women to its membership upon the same terms as men, is keeping step with the onward march of the women in this country. The Society imposes no initiation or adoption fee upon its women members. They may unite with a Camp composed exclusively of women, or may, without being initiated, join as auxiliary members, a Camp composed of men. Women are given an equal voice with men in the management, and are eligible to hold any office in the Society. Monthly payments are so low that many unmarried women will find themselves able to meet the payments without difficulty or sacrifice, thus making a real investment in life insurance protection and provision for an old age income. All women owe it to themselves and to their loved ones to take out life insurance so that their loss will not be so keenly felt in a financial way.



Married or unmarried, the loss of themselves will be felt by some one financially. It should be a pleasant thought for a woman to realize that her passing will not leave a financial burden on some member of the family circle. The single woman should realize the importance of providing for her dependents, or an income for her own old age, or if there be no dependents, of providing funds from which her own burial expenses can be paid, or from which some relative, dear to her heart, can be helped along life's pathway. Under Modern Woodmen of America's plan, women between the ages of 16 and 60 can apply for any one or more of several forms of Benefit certificates, providing insurance on their lives in amounts from \$500 to \$25,000, and may carry Double Indemnity in case of accidental death, and Limited Accident benefits for accidental dismemberment and Waiver of Benefit payments. The taking out of a Modern Woodmen of America certificate of life insurance by a woman, or in behalf of a woman, can reach heights of unselfishness because of the motive. At the same time, it is a wise, prudential measure. Modern Woodmen of America feels that it would not be in line with this progressive age if it did not welcome women members, and upon the same terms as men.

### JUNIOR WOODMEN

With genuine pleasure, Modern Woodmen of America receives into its membership, children under 16 years of age, who are of sound mind, body, and health. Provision is made that such children

must be in some manner dependent upon the beneficiary. The very low rates for children remain stationary until the age of 16 years is attained. At that time transfer may be made without medical examination to the adult department for any form of Whole Life certificate desired. All meetings of Juniors are in charge of well-qualified and carefully selected adults. For the admission of children, no ballot is required, and no adoption nor certificate fee. Wherever Junior Camps are in operation, such gatherings reveal numerous possibilities of a social and educational character under adult supervision.

### CLAIMS ARE PAID PROMPTLY

All death claims are paid promptly in one cash sum to the beneficiary, unless it is desired to have the benefits paid in monthly installments, with interest, for from one to thirty years, or as an income for life. Any amount due a minor may be left with the Society in trust, if desired, until the minor is legally qualified to receive it with accumulated interest. Modern Woodmen of America, throughout its long history, has never failed to pay with promptness any legitimate death claim.

### PERMANENT RATES

Any number of reasons could be stated why any fluctuation in life insurance rates is undesirable. The rates on all reserve forms of certificates issued by Modern Woodmen of America life insurance do not fluctuate. Time and experience



in the issuing of life insurance certificates made it clear to Modern Woodmen of America that all insurance rates must be permanent in character, and not subject to change. In the earlier days of life insurance, this great truth was not realized universally. But even before that realization came, Modern Woodmen of America paid out hundreds of millions of dollars at rates which were found to be too low to be permanent. In 1919 Modern Woodmen of America established an adequate rate for its new members, and ten years later the other members were placed on a fully adequate and permanent basis. All Modern Woodmen of America certificates of life insurance are based upon the Society's actual mortality experience, and the required legal reserves are maintained. The rate problem in Modern Woodmen of America has been solved for all time.

### SANATORIUM SAVES LIVES

In addition to the many benefits available to all holders of Modern Woodmen of America certificates of life insurance, all Beneficial members who, after their admission, contract tuberculosis, may be admitted to the Society's Sanatorium, located at Woodmen, Colorado, twelve miles northwest of Colorado Springs. At this institution, established January 1, 1909, they are cared for free of charge, including the best and most scientific medical care and nursing obtainable. The best of food is served, and life in the sunshine is provided. This great privilege is subject only to the reasonable rules of admission that have been established. The

Sanatorium plant consists of 180 individual cottages, 2 utility buildings, a receiving hospital with accommodations for 75 patients, X-Ray department, laboratory, operating room, dental and dietary departments, examining rooms and offices. In addition, there is a large main building with dining-rooms, kitchens, storerooms, bakery, dormitory, and administrative offices. The Superintendent's residence, homes for the staff and employees, dairy, farm buildings, and laundry add to the completeness of the institution. There have been over eleven thousand admissions, and of the total number of patients received, more than 60 per cent have been discharged with the disease cured, arrested, or much improved. The Sanatorium, the valuation of which is more than a million dollars, has been constructed and maintained entirely from the General fund of the Society, with the exception of some voluntary contributions made by members. This institution is the great life-saving station of Modern Woodmen of America, and furnishes the most striking example of practical philanthropy to be found in the fraternal insurance world. The waste of sickness is eliminated, dependents are transformed into producers, family breadwinners are restored to health, and the doctrine of prevention is spread among thousands. The Sanatorium Memorial building, a substantial stone structure, was erected in memory of the 59,038 members of the Modern Woodmen of America who enlisted in the World war, and it commemorates in particular 2062 of those members who lost their lives in war service. Surely, membership in



Modern Woodmen of America is enhanced in value by the privilege in case of need of being admitted to a Sanatorium which has so signally demonstrated its life-saving powers.

### UNIFORMED FORESTERS

Modern Woodmen of America maintains a large body of uniformed men known as "Foresters," and rated by many experts as the greatest semi-military group in the United States. They are thoroughly organized by battalions, regiments, and brigades. They are second to no similar organization for perfection in drill. Devoted to honorable peace, they carry axes instead of guns. Wearing attractive uniforms, they hold District and Zone encampments, which help to popularize the Society. Many young men and women often become interested in the Society through the Foresters. In Forester drill teams congenial companions are found and permanent friendships are formed.

### PROMOTION OF FELLOWSHIP

Never founded for money-making purposes, life insurance in Modern Woodmen of America is more than such a term represents because the insurance protection provided involves membership in a body that promotes fellowship, good citizenship, good government, and creates social opportunities. The social and fraternal elements in the Society are responsible in very large degree for its phenomenal growth and popularity. The

instances in which local Camps have assisted their members are legion, and state and national appeals in behalf of victims of great disasters and individuals who have been exceptionally unfortunate have invariably resulted in liberal responses on the part of the Society's management. Modern Woodmen of America has never failed to come to the relief of the stricken people when earthquakes, fires, and floods have wrought their devastating work. The Society advances the fraternal spirit in a world that far too many often find hard and given over to mercenary viewpoints and practices. This great organization is dedicated to something more than cold financial values and all Modern Woodmen are proud of the Society's record of helpfulness in times of great catastrophes. Fraternity among Modern Woodmen is not just a high-flown sentiment; it is a matter of very definite practice. The Society is one of the mightiest of the forces which are making over this old world, brightening up its dark places and bringing joy and comfort to saddened hearts. The holder of a Modern Woodmen of America certificate is united with thousands and thousands of others who are engaged in the work of promoting fellowship and good will. Modern Woodmen of America has always been a big brotherhood, and the financial protection of the home, important as that is, is but one of the many things it has sought to accomplish.

**AN INVEST-  
MENT IN  
PROTECTION**

Every holder of a Modern Woodmen of America Benefit certificate has made AN INVESTMENT IN PROTECTION. The great protective feature which has given so many certificate-holders contentment of mind as to the future welfare of their loved ones and dependents, in addition to provision for the holder's own old age, is one of the principal reasons why life insurance has reached such a tremendous volume. The total life insurance in force in the United States and Canada has reached the staggering sum of *one hundred billion dollars*.

**THE  
FIELD**

Modern Woodmen of America, the leading fraternal insurance Society in the world, operates only in the United States and Canada. Local Camps are found not only in metropolitan areas but in thousands and thousands of smaller cities and towns, as well as in rural districts. No society of any kind has equaled or even approached its rate of progress. Its growth and development has been the marvel of the fraternal insurance world. It is protective, patriotic, fraternal, and social.

**MORE  
INFORMA-  
TION**

Confer with any local  
Camp Secretary or Field Repre-  
sentative, or write to either  
A. R. TALBOT, National President,  
Lincoln, Nebraska,  
or  
J. G. RAY, National Secretary,  
Rock Island, Illinois.



