

IMPORTANT CHANGES MAY COME

In the Management of Fraternal Life Insurance Companies.

ARCANUM DISCUSSION SPREADING TO OTHER ORGANIZATIONS.

Involving Seven Billion Dollars in the United States.

Boston, July 21.—The special session of the grand council of the Royal Arcanum held at Tremont Temple today, is generally regarded in insurance and fraternal society circles as one of the most important meetings of that body in the history of the organization.

Its effect on the problem of fraternal insurance throughout the country is bound to be far reaching, since the headquarters of the Royal Arcanum are here, and Massachusetts is the mother state of the society.

It is now apparent that the discussion of rates and conditions in the Arcanum will extend to practically all other fraternal insurance organizations, with the result that important changes will likely be made.

No more portentous problem of national scope has developed in recent years, since it involves nearly five million holders of policies in fraternal societies in the United States.

SOME PLAIN TRUTHS ABOUT INSURANCE MANAGEMENT.

There are in this country at present 570 societies having fraternal insurance features, with the enormous sum of \$6,722,450,849 of insurance in force.

During 1903 these societies paid sixty millions of dollars in death benefits. Their membership Jan. 1, 1904, was 4,752,995 and still larger now.

In this state these societies have 2,250,000 members and three hundred millions of insurance in force.

The threatened disruption within the ranks of the Royal Arcanum and, more recently, the serious protests from the members of the Knights of Honor, resulting from the revision and increase of insurance premiums by the government bodies, of those respective fraternities, constitute the latest phases of the general insurance situation.

The Equitable and its unsavory mess are already cold, at least from the news viewpoint. Every day lays its fresh bundle of disgrace at the Equitable's doors; to be sure. Every time the lid is raised a stench more disgusting than that that had previously emerged, overpowers the filth-charged nostrils of the world.

The allegation that other old line companies are on the verge of exposures similar to those of the Equitable have aroused a modicum of interest, particularly among the policyholders. Yet the fact remains that the real story in the insurance world today relates to the affairs of the fraternal societies.

Strangely enough, the situation in regard to these numerous societies has not been made the subject of general exploitation up to this time.

Thus far the press has contented itself with strictly new happenings within these several organizations. And this, notwithstanding the fact that the fraternal societies are entering upon a period of transaction as closely defined as that presaged by the exposures in the old line companies.

The story of these faults is not one of corrupt management. Various societies have disbursed hundreds of millions of dollars to their policyholders in the form of death benefits without the misappropriation of a cent. Occasionally some fraternal society has had an officer that has been guilty of some petty larceny, but all of these stealings combined have not aggregated a drop in the bucket as compared with the wholesale robbery that has been going on in the old line companies for years.

TWO PERILS.

Nor can the charge of extravagance be justly laid at the door of the fraternal societies. Their administrative cost has in almost all cases been ridiculously low compared with such companies as the Equitable. The faults of the fraternal are two fold—those arising from the desire to sell insurance to their members at a perilously low cost, and those having their origin in the love of power which appears to have taken possession of the guiding spirits.

It is barely possible that combined with this lust of power there might be a slight element of a more sordid character, yet, if existing at all, it must be slight. Few of the fraternal pay more than \$5,000 a year to their highest officials, a stipend which is completely overshadowed by the princely salaries allotted to the heads of old line companies.

THE BIG LOOT.

The New York Life for instance, pays its president, John A. McCall, \$100,000 a year. The same company pays its ten leading officers annual salaries aggregating \$323,000. The Equitable gave young James H. Hodge \$100,000 to its former president, Jas. W. Alexander, to say nothing of the mere bagatelle of \$20,000 to Chauncey Depey and a liberal fortune yearly to relatives and favorites.

The fraternal societies offer no real opportunity for looting. Few of them have any surplus; every cent of their funds is religiously accorded for and safeguarded. No officer of any creditable fraternal society has been known to appropriate sums, except by actual theft, and the amounts have generally been limited to a few thousand dollars.

The fight in the Royal Arcanum over the raising of premium rates has been bitter, and promises to be long drawn out. It has been charged that the Supreme Council of that order had displayed bad judgment, and by putting the new rates into effect has branded the society as a tottering institution.

A similar situation exists today in the Knights of Honor. New rates have been put into effect, which, it is claimed, will make the burden excessive for the older members. In both of these societies a considerable element is up in arms. These persons bitterly complain that when they joined they were assured that the low rates would never be increased.

The outcome of the fraternal situation is fraught with gravest consequences to the public at large. The issue of the impending battles will make itself felt for generations to come.

Between the cost of the old line and fraternal insurance there has always been an immense gulf, too wide by far. Old line has cost altogether too much, fraternal too little. The cumbersome machinery of the old necessitate their clinging to high prices for a long time to come.

Ultimately the life companies will be forced to lower their rates. The fraternal societies, on the other hand must go on a more substantial basis. The opportunity of the fraternal is now, and the means is state control and the adoption of really scientific mortality.

For insurance is a necessity. That has become the opinion of economist and wage earner alike, and more than any other institution, the life insurance companies should execute its business as a sacred trust. Pure life insurance is not an investment, for the living, it is a trust for the dead, secured by self sacrifice and by unselfishness.

HAS BEEN WEDDED NINE TIMES.

Kentucky Woman Holds the Record for Matrimonial Alliances.

Owingsville, Ky., July 17.—Down in the hills of Taylor County lives Matilda Jane Ayres, known from one end of the state to the other as the woman who has been married nine times and never yet has she been separated from a husband by the divorce route. She has just been married for the ninth time and is believed to hold the world's record for much-married women.

She is now only 33 years old, and almost as pretty as she was when, at the age of 16 years, she eloped from a little country schoolhouse with Morgan, Elliot, a handsome young mountaineer.

Eight graves, all headed by grave stones exactly alike, mark the resting places of the eight husbands who have tasted the joys of being loved by this pretty mountain girl. The

gravestones all have cut out in them, "Beloved husband of Matilda Jane—Till we meet again." All that is different from the others is that the name of the latest descendant is inscribed in a blank space.

FIRST A BRIDE WHEN 16.

She has certainly had her share of romances. When only 16 years of age fate decreed that she should love a young mountaineer named Morgan Elliot. One night she and Elliot eloped on horseback to Campbellsville, ten miles away, and were married. Her father, who had opposed the match, followed them on horseback and met them on their return. The old man attempted to shoot his newly made son-in-law, but the girl wife stepped in front of her lord and master and defied her father to shoot.

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He did not.

Eleven months after that eventful night Morgan Elliot went hunting. He climbed a fence, his gun slipped, the hammer struck a rail, and Matilda Jane was a widow. For ten months after she had started her private cemetery Matilda Jane remained true to her first love, but at last there came a wooing. Stephen Boards, a wealthy skin flint, who held a mortgage on the humble home of Mrs. Elliot. Instead of foreclosing the mortgage he held, he laid siege to the heart of the pretty widow, and they were married. One day Boards rode away to foreclose a mortgage on somebody's property and that night, as he returned home he was shot from ambush and killed. He left a large estate and killed. He had Boards was wealthy as mountain riches go.

NO. 3, A MOONSHINER.

For several months she waited in the big house Boards had built for her, and then there came down from the hill young Edward Wicket, a moonshiner. Matilda Jane would listen to no other suitor, but married the handsome young moonshiner and went with him to the mountains where he and several sisters operated a moonshine still. One day a posse of "revenuers," as the mountaineers call them, raided the Wicket cabin. Edward was away from home, but his sisters attacked the officers, and were fighting them when Edward appeared. He stood behind a tree and killed two officers and wounded one or two others, until they returned his fire, and then the young Mrs. Wicket went back to her old home, once more a widow.

She was then 19 years old. Two years she remained single, but at last she harkened to love's song when it was warbled by Andrew Lowman, a sweetheart of her girlhood days. Two years they were happy together, and then Andy was gathered to his fathers. In the little cemetery another grave was made and another gravestone added.

WED HER BROTHER-IN-LAW.

Nat Lowman, a brother of Andy, was so kind to the young widow in her hour of trouble that nothing was more natural than that they should wed. Four years they lived together. One day, Nat took his axe to the mountain to chop wood. At midnight he had not returned and Matilda Jane went to search for him. When she found a huge tree lately cut down she looked under it, and there lay her husband, crushed to death and horribly mutilated, the tree having fallen on him. For several hours the brave mountain girl tugged and cut at the limbs that encircled the dead body, and at last as daylight was coming she dragged the body out. And then she dragged it two miles to their home and fainted at the side of the crib of her small baby.

She was ill a long time, but when at last she regained her health, there was a swarm of wooers buzzing around. One year after her fifth experience of widowhood, Manuel Hudson came to the house and after a short courtship they were married. Hudson was a lobbyist and would go to Frankfort when the legislature convened. There a zealous partisan for "the other side" shot and killed him during an argument. Six graves had then been made in the little cemetery and six gravestones had been the same legend.

Then one Dumesnil approached her on matrimony bent and a little later the pair were married. They resided in Mercer county, where Dumesnil was a merchant. One day he went to Cincinnati and fell dead from heart trouble in a hotel there.

For a time she rejoiced in single-blessedness until one day a young sawmill man from the mountains named Mason Ayres came along. Then the fires of love were rekindled and the couple went to Campbellsville, where the ceremony was performed. Mrs. Harkins-Elliot Boards-Wicket-Lowman-Lowman-Hudson-Dumesnil-Ayres now announced that she hoped that Ayres will live at least a respectable time, as she is tired of adding graves and gravestones to the little cemetery, where her eight dead husbands are planted.

Only one child has been born to this much-married woman, who is reputed to be not only the handsom-

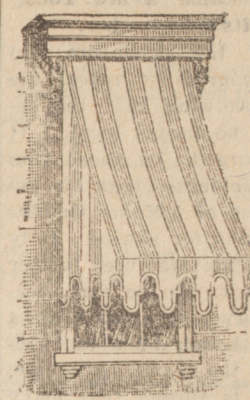
est woman in Taylor county, but also the best cook in all Kentucky. In the meantime although she has been married to her ninth husband several days now and he is still looking well and hearty, the usual bunch of admirers is waiting at a respectful distance.

HY BRAIN WORKERS BREAK DOWN.

Man is not a machine that keeps going as long as the steam is applied. He is a creature of blood, nerves, and delicately balanced organism. Many don't realize this, but overwork their brains and break down. Brain workers need a strong racing tonic like Ferrozone to fortify their nerves and keep the blood pure and rich. Take Ferrozone and you'll do more work. You will have the strength, the ambition, and the desire for work because your system will be in first-class order. For your health and strength take Ferrozone regularly. Price 50c. at druggists.

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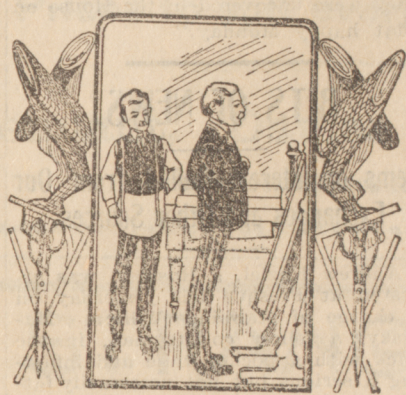
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