

Insurance Most Abused and Yet Vital Business

Greed of Agents to Make Sales Blamed for Slowness in Which Payments Are Made.

By JOSEPH BARKER, Vice President of Foster-Barker Co. It is a common saying that anybody who cannot do anything else goes into the insurance business. Incidentally, there is truth in this accusation, and yet in the insurance business the same as any other business, it is a question of "survival of the fittest."

The reason so many people go into it that cannot do anything else is that it is one business in which one may start without capital. But they soon learn that to continue in business and do a business of any magnitude, a great deal of capital is required.

The public scoffs at insurance and particularly insurance agents or solicitors, and yet in these hard times we have just been passing through. The fact is brought vividly to mind that all the great industries in this country, the railroads and steel mills are owned by the widows and orphans, through the medium of the insurance companies. Insurance is the last thing a man pays for. There are two reasons for this. In the first place, the average solicitor is so anxious to make a sale that he gives all kinds of time to pay for it.

On most everything a merchant buys, except insurance, he gets a discount, so he pays the things on which he can take a discount, and allows the other to run.

In Nebraska the mere delivery of a policy constitutes the payment and the policy is in full force and effect until the agent serves notice by registered mail or takes up the policy.

If insurance agents were more stringent in the matter of their credits, it would add considerable dignity to the business, which it does not now enjoy.

Saturday Night.

It was Saturday night. A scant fire burned with fitful light inside the squalid room and a piercing cold penetrated the air.

An old man, sick, broken and dispirited, sat alone, waiting for the daughter who would soon return and prepare the simple evening meal.

It was Saturday night. The old man looked through the windows of his tenement. He saw the busy line of shoppers; the glint

Insurance Abused, Says Official



Joseph Barker, Vice President of Foster-Barker Co.

of silks and jewels, the panoplies of the extravagant. Out there was the rush and roar of traffic; the multitude of spenders and savers each following his own particular bent.

He remembered that he, too, once was a spender; he earned wealth. His future seemed rosy. But he had not saved against this day and when age and feebleness overtook him, he had to look to the overcoat to earn his daily bread for him.

It was a bitter memory and it was not the chill that made him wince, but the recollection that had he, when young, taken the advice of older heads and maintained a growing savings account, he might on this very evening, have welcomed his guests

into his own cozy library in the old home place.

The fire burned low and the old man crept to it and tried to warm his hands in its feeble heat.

It was Saturday night.

It is not pleasant to think of old age without comfort, but it is prudent to think of it. Saving is not nearly so hard as looking for work in the fall of life or depending upon the efforts of another.

(Copyright, "Forging Ahead.")

"The Colonel looked disgruntled, yet he must have five or six snifters since morning." "I suppose he is accustomed to his daily dozen."—Louisville Courier-Journal.

Sinners and Savers A Savings Novel of Novel Sayings

Banker Brown was in a deep study on this Monday morning. He was not worrying about his bank nor the condition of its finances for they were safe. He was thinking of the sermon he had heard at church the day before.

The Rev. William C. Jones had recently been appointed pastor of the church he attended and Banker Brown was going over in his mind some points that the Rev. Jones had put up to his congregation on that Sabbath day which were somewhat new to him as well as to almost everybody in the congregation.

To start off with, the new pastor said that he wanted everybody in town, whether they belonged to his church or not, to call him Bill; that he didn't want to be known as just a preacher. He said he had been preaching to for so many years that he thought they were tired of it, and that he didn't want to tire them any more. He analyzed life, he said, as a proposition of today and therefore must be talked about in language of today.

He talked about the psychology of human nature. He said that men today did not want to be driven into the church; that they would gladly come in by themselves when they had, through the right kind of thought, sold themselves on the fact that they were doing wrong not to belong to the church.

He had closed his sermon with the statement that there was not one man present nor in town but who knew in his heart that he should lead a Christian life and he needed but one thing—to sell himself on that point. He wanted to be known, he said, as a representative of Christian life and that his front door would be open day and night to any who cared to discuss the subject with him.

The Rev. Jones came into the bank while Banker Brown was pondering over that sermon. "Good morning, Bill," Banker Brown greeted the representative.

"How do you do, Jim?" returned the Rev. Jones. "I see your name on the sign in front."

"Yes," answered Jim, "but it is the first time I have heard it in years except at home. Everybody in town calls me Mr. Brown, but why they do is a mystery to me. I used to be Jim when I was a kid, but since I got to be president of this bank I grew into 'Mr. Brown' and, to be frank with you, I don't like it. I'd still like to be Jim to all of them."

"I was just thinking before you came in, Bill," continued the banker, "about your psychology as you ex-

pressed it yesterday and how true it sounded. It might interest you to know that the same psychology would work in my business, that is, as it applies to saving. We can not drive people into our savings department by using the poor house as a scare-head. For when we do that we challenge the ability of every man to eventually make more money than he can spend. Most men at heart are gamblers, that is, they gamble with the future in one form or another when they pass up savings and religion; but they do that, I am sure, because they are challenged. For that same reason, I can see where if I were 'Jim' to the whole town I could put up a savings talk a whole lot stronger. Everybody knows that they should be saving, just as they do that they should live a Christian life. They need to be 'sold' on that thought just as they do on your business of religion."

"You're right," said the Rev. Bill. "Right again," said Banker Jim, "and the same thing applies to saving. I figure that they simply haven't thought out their own salvation in the right way, therefore they have not formed any regular savings plan."

Jerry Driscoll came into the bank just then. Jerry was one of the town's brightest young men. Admitted to the bar a few years before he had quickly forged to the front until his services were in almost constant demand. Money came to him in bunches, and I might add just as easily passed out of his hands again. With Jerry, though, it was "come easy go easy."

"Morning, Mr. Brown," and Jerry saluted the banker.

"Hello, Jerry," answered Banker Brown, "come over here and meet Bill Jones, our new minister. I noticed you and your wife at church yesterday and you seemed to pay pretty close attention to Bill's talk."

Jerry and the Rev. Bill shook hands, and right there a new friendship started.

"That was some line of talk you handed the home folks yesterday," said Jerry. "Everybody that I have seen liked it fine."

"I was just saying to Bill here," said Banker Brown, "how his analysis for saving people was like our efforts here in the bank in getting people to save. And he explained in detail as he had to the Rev. Bill."

"I guess you're right," said Jerry. "Take me for instance, I know I need both but I haven't just got around to the start. I'm coming around to talk to you soon, however, Rev. Jones."

"Bill," corrected the parson.

"And while I'm here," continued Jerry, "what plan of saving would you recommend to me. I believe in doing business while the subject is hot."

Banker Jim smiled and looked at Rev. Bill. "See there, Bill?" "Then he continued, turning to Jerry. "Now, Jerry, to members of the Easy Spenders' club we offer a nice easy way to save. Your plan has been to spend all you have and our plan is to not let you have so much to spend. Here it is: You deposit your money and checks as usual in your checking account, then immediately you write a check to 'cash' for 20 per cent of each deposit and

put it in a savings account and forget it." Banker Brown smiled.



Home Office Building

whether you think it worth while or not." Jerry took his pencil and did some figuring. "Gee whiz, Mr. Brown," exclaimed Jerry, "that is certainly

worth while going after. Show the dotted line, I'm sold." "Pardon me," said the banker, "Jim, not Mr. Brown." Copyright—The News-Examiner Co.

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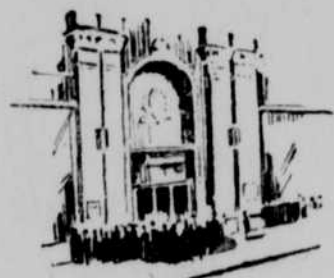
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