

WHAT IT MEANS TO CLING TO YOUR WAR RISK INSURANCE

Solomon Finlayson, 805th Pioneer Infantry.

An economic survey of the Negro in the United States shows him to be a truly proletarian race. By proletarian is meant that as a race he has not solved the problem of stable earnings, but in times of industrial stress is obliged to live from hand to mouth. It necessarily follows then that any plan to stabilize and increase earnings, or wealth in general, should meet with hearty approval and be put to the test. A writer in sociology once said that the degree of civilization attained by an individual may be measured by the length of time it takes food to pass from the mouth to the stomach. One might also add that the far-reaching provisions made by an individual for his dependents, establishes the true criterion for determining his wisdom and foresight.

The great mass of human beings live only a few days or months ahead, while the exceptional individual lays plans years and even generations in advance of his time. In a large number of instances, provident men have made insurance the basis of family fortunes; also, whenever much thought is given to the matter, large sums of money when left in trust are arranged on the annuity plan, as this method of administering them has been found salutary in curing thoughtless recipients of these benefactions of the disease that "make eagles fly." One might say then that insurance when arranged in the annuity plan, represents the guiding financial influence of the deceased on his dependents. Most thoughtless people, however, either carry no insurance, or just enough to guarantee what is commonly termed "decent burial," and short-sighted beneficiaries insist on investing the principal sum accruing from such make-shift insurance, in its entirety, in followers and the quite necessary but often over-estimated casket; furnishing all of the elements of a "grand funeral" and a magnificent financial deficit. This odious practice makes undertaking the most remunerative profession among us.

The story is often told of the old man who, when asked why he did not save more carefully the few odds and ends of wealth in his possession, placidly remarked, "I am living it up so that my children will not have anything to fuss over when I am dead and gone." Equally foolish is the idea that the ideal life lies in the gratification of every expensive foolish whim on the calendar, based on the theory that one should not deny himself anything that his more or less inelastic means may allow him to enjoy. There are as many foolish whims and fancies that do not need to be gratified, as there are foolish denials that scream to heaven for gratification. The argument then is to supply the necessary normal wants and to inhibit any tendency toward injudicious spending.

Would Joseph have had sufficient corn in Egypt to tide the Egyptians and Israelites over the seven years of famine, did he not take care to lay by the unused increments from the years of plenty? Would any of our modern captains of industry, who, in many instances, started as the pro-

verbial "poor boy born on a farm," have amassed the fortunes we read of, with keen surprise at their enormity, had the element of saving been neglected? Savings may be defined as the un-used portion of our income. If necessarily then entails a certain amount of abstinence to save. In other words when we save, we defer gratification of present economic wants, so that we will be the more able to supply future ones. To enable us to supply future economic wants the more completely, investment and sometimes speculation enters into the problem. It is well that we differentiate between investment and speculation. Speculation on the one hand may be defined as purchasing with a view of selling at an enhanced price. Here the hazard increases to the nth power, as there are always certain highly variable factors over which the speculator can exercise no control. Investing on the other hand may be defined as the productive outlay of money. In this case the highly invariable and uncertain factors are negligible; the element of success depending on wise choice and judicious decisions with reference to that choice.

A recent survey made by the bureau of war risk insurance revealed the cruel fact that only about 4 per cent of the personnel of the military arm of the nation, called into being during the late unpleasantness, still retain their insurance; the rest, about 96 per cent, allowing their policies to lapse for one reason or another. It is obvious that if the percentage of lapses is so high during a period of unparalleled prosperity, in the leaner years to come there will be a further sloughing off of even this rather insignificant figure. Unless wisdom and foresight is exercised we will go back to the improvident pre-war plan. Unless we are wise in our decisions we will not lay aside the nest egg for the proverbial "rainy day." Unless we do something to make the problem of the accumulation of wealth easier for posterity, we must fall in our plain duty altogether. One of the greatest of all Americans once said, "Nine-tenths of wisdom was being wise in time."

Facts and figures that may be of interest and help to drive home more forcibly the fundamental ideas of this paper, crave your attention: In 1918 the per capita earnings of the United States reached the high mark of \$650. This means that every man, woman and child produced economic goods valued at that figure. Taking Negro society as a factor engaged in the field of production it means that for the year under consideration, productivity reached the amazing figure of 63 billions of dollars. This 63 billions taken as interest at 6 per cent represents in turn potential wealth valued at 108 billions of dollars, furnishing a comparison between 1863 and 1918 of a potential gain of 105 billions.

The government of the United States when war was declared, valued each individual fit to "carry on" in active service at approximately \$10,000 and brought into being a system of insurance, by which each individual was given the opportunity of taking out insurance with the government equal to this amount if he so desired. Nothing was said or has been said about a pension system covering the 5,000,000 of men involved. Along with this war risk insurance was a system of government allowances by which an attempt was made to meet the deficit between a man's earnings as a civilian and his pay as a soldier. It has been ascertained that upwards of 400,000

Negroes played a part in the world's war, involving insurance valued at 2½ billions of dollars. This huge sum is two and one-half times the amount Bismarck demanded from France as indemnity for Germany after the war of 1870, and one-half as much as was asked for by congress to carry on the nation's business for 1920. The government placed this enormous sum within the grasp of the Negro race within a period varying from twenty to forty-two years. Six forms of insurance policies were offered: (1) Ordinary life, (2) twenty payment life, (3) twenty-year endowment, (4) thirty payment life, (5) thirty-year endowment, (6) endowment maturing at the age of 42 years.

A little thought will show that the twenty-year endowment plan represents the best offer, placing the realization of the principal sum well within the life-time of the insured. To convey some idea of the degree of saving necessary, the writer has compiled a table taking the average age of the insured at twenty-five years, the amount of insurance at \$10,000 on the twenty-year endowment plan, covering 2½ billions of dollars as principal sum.

Year	Policies	\$1,000	\$10,000	Total	Saving
1920	250,000	\$39.34	\$393.40	\$8,335,000	\$8,335,000
1921	250,000	39.24	392.40	8,310,000	8,310,000
1922	250,000	39.15	391.50	8,285,000	8,285,000
1923	250,000	39.05	390.50	8,260,000	8,260,000
1924	250,000	38.95	389.50	8,235,000	8,235,000
1925	250,000	38.85	388.50	8,210,000	8,210,000
1926	250,000	38.75	387.50	8,185,000	8,185,000
1927	250,000	38.65	386.50	8,160,000	8,160,000
1928	250,000	38.55	385.50	8,135,000	8,135,000
1929	250,000	38.45	384.50	8,110,000	8,110,000
1930	250,000	38.35	383.50	8,085,000	8,085,000
1931	250,000	38.25	382.50	8,060,000	8,060,000
1932	250,000	38.15	381.50	8,035,000	8,035,000
1933	250,000	38.05	380.50	8,010,000	8,010,000
1934	250,000	37.95	379.50	7,985,000	7,985,000
1935	250,000	37.85	378.50	7,960,000	7,960,000
1936	250,000	37.75	377.50	7,935,000	7,935,000
1937	250,000	37.65	376.50	7,910,000	7,910,000
1938	250,000	37.55	375.50	7,885,000	7,885,000
1939	250,000	37.45	374.50	7,860,000	7,860,000
1940	250,000	37.35	373.50	7,835,000	7,835,000
Total				\$2,019,125,000	

Many other reasons could be urged besides this tremendous saving program, to show the imperativeness of holding on to your government insurance, but the element of saving is in inextricably interwoven in all of them. Search as far afield as we may, we have yet to discover a form of insurance offering a better policy with less overhead charges or better provisions for future generations of the Negro race.

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STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912.

Of The Monitor, published weekly at Omaha, Nebraska, for April 1, 1920. (State of Nebraska,) County of Douglas,) ss.

Before me, a notary public in and for the state and county aforesaid, personally appeared John Albert Williams, who, having been duly sworn according to law, deposes and says that he is the editor and publisher of The Monitor and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, and circulation of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 442, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are: Publisher, John Albert Williams, 204 Kaffir block, Omaha, Neb. Editor, John Albert Williams, 204 Kaffir block, Omaha, Neb. Managing editor, John Albert Williams, 204 Kaffir block, Omaha, Neb. Business manager, Fred Williams.
2. That the owners are: John Albert Williams, 204 Kaffir block, Omaha, Neb.
3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

JOHN ALBERT WILLIAMS.
Sworn to and subscribed before me this 23d day of April 1920.
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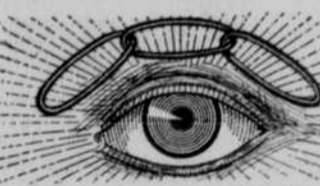
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NOTICE OF ADMINISTRATION

In the County Court of Douglas County, Nebraska.

In the matter of the Estate of Jim Boyce.

All persons interested in said estate are hereby notified that a petition has been filed in said Court, alleging that said deceased died leaving no last will and praying for administration upon his estate, and that a hearing will be had on said petition before said court on the 22nd day of May, 1920, and that if they fail to appear at said Court on the said 22nd day of May, 1920, at 9 o'clock A. M. to contest the said petition, the Court may grant the same and grant administration of said estate to A. J. Spain or some other suitable person and proceed to a settlement thereof.
BRYCE CRAWFORD,
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