

### By JOHN B. LUNGER, New York City.

Through the love of justice, the death claims of not less than fifty the genius and the valor of the Amer- millions of dollars.

ican people they have recently in-The companies which conduct these scribed a most glorious page in the vast operations are not commercial record of human progress. In a noble in spirit or organization. Nor do they spirit of unselfishness and sacrifice represent vast accumulations of capithey have given generously of their tal as is so often charged by the uninblood and treasure to insure the in- formed. They are in truth vast accutegrity of their country and the life, mulations of people combining toliberty and happiness of the genera- gether for mutual advantage and protection. The numbers of outstanding tions to come

Americans are justly proud of this policies of such people have increased sublime achievement in the service of from twenty-five millions to fifty milhumanity. And it is obvious that they lions in the past ten years alone. If stand ready to lend a patient car to the assets of the companies were dia friendly message from any Ameri- vided amongst the policy-holder, the can institution which through its average cash value of each policy outteachings and service in peace and in standing would be in the ordinary war has contributed to the grand re- companies only \$393, and in the industrial companies, only \$36. mult

Life insurance is such an institu- Life insurance differs from other tion, and if I may venture to suggest savings institution, in a very imbriefly the salient points of its mes- portant particular. It does not wait for sage that should reach every Ameri- the spirit to move people to save and can home at this time it would be to deposit their savings. It maintains along the following lines: a vast army of thrift missionaries who are constantly engaged in personal

# To The American People

A Message of Service. interests of rational economy to save The days of post-war readjustment for the rainy day and to deposit their, are here. You will now undertake, insurance savings. Yesterday and tonot only to restore the normal balance day and every day this year approxbut to make such adaptations in me- imately 7,000 promises to save for orthods, habits and opinions as may be dinary insurance and 26,000 promises necessary to meet the changed condi- for industrial insurance will be signtions. In some directions you are ed by our people as a result of the efstarting anew in the eternal search forts of these tireless crusaders for for truth, justice and understanding, home protection. An idea of the labor ditures for unexpected death claims. Will you not permit one of these di- involved in this service can be gained rections to be toward a clearer com- from the fact that it takes approxprehension of life insurance-not in imately 90,000 calls on individuits its detail, but as an institution? It each day to secure these new promises seeks no special privilege, no encom- to save and the first deposit of iniums for the performance of its plain scrance saving, thereon duty. It simply asks for a correct public understanding of the nature and ration that is doing as much or more extent of its service to Society and to encourage prudence, economy and to the nation, to the end that it may the protection of the State through meet with fair indgments from public the protection of the home? You do opinion and public authorities. This not because there is none other, public knowledge will be of especial value to you in the so-called readjustment period when confusion of mind resulting from agitation, haste, and

the bacillus of Bolshevism at times, divect our law-givers from the path of wisdom. It is not enough that each of you

should know of the benefits of life insurance to the individual. That you yet we find it taxed to the extent of willingly concede. You should appreclate the great part it is taking in the theory that it is an ordinary commermighty drama of our national life. It it not sufficient that you should recognize its help in the material progress of our country. You should also know of its contribution to the morale of the nation-and to the exalted spirit of self-sacrifice for the benefit of posterity which you have so gloriously demonstrated in the great war.

## The American Spirit.

You have observed life insurance develop into a national service instidevelop into a national service insti-tution of the first magnitude. Through early yours of the stormy, hazardors and of the National and local Life Un-

roads, public utilities and other enter- ever, as a matter of information, to prison, and to the local, state and na- invite attention to the erroneous imional governments to be used in pub- pressions that have been allowed to lie improvoments. Therefore, your in- go out in news items regarding some surance savings while insuring your phases of this subject of government ves are also performing a great na- insurance for our soldiers and sailors tional service in anaisting in the de- The impression was created at the velopment of the commerce and re- cutset that the life insurance comcurces of the nation. The interest of panies were, for competitive reasons, American policyholders in railroads opposed to government insurance of alone aggregates one and a half bil- soldiers and sailors ,and also the imfloa dollars through investment of in- pression that the government has dissurance funds in railroad securities, covered a new method of insuring now these things for you will find cost to the public. Such statements or many occasions to use them to the ad- inferences are not merely misleading. antage of yourself and your country but absolutely without any foundation The men who have been building and in fact.

developing the American Institution of life insurance have prepared it to meet successfully the stress of almost any Another erroneous impression which uniorasen emergency however sud-many editors and a large number of den or "erlous it may be. Witness its people have gained ig that the Govability, and its great service to the erament life insurance plan was adopatton under the stress of the world ted to replace the old war-pension ar. Here is a golden opportunity for system. This entirely incorrect notion American people who believe in is still being given as indicated by a fety First, to compare the wisdom recent article from Washington pubthe life insurance companies in lished throughout the country. The aintaining a surplus or safety fund fact is that the old pension system is guard the reserves scainst extra replaced by a plan of compensation dinary emergencies, with the sug- for death and injuries and not by life tion of the two lawmakers already insurance. This is found in Article aferred to that this surplus be de- ItI of an Amendment to the Act esated and distributed to the policy-tablishing a War Risk Bureau, apolders

#### Mooting Great War Emergencies,

The great war found the companies topared to perform a most valuable national service, one important form which was to meet new and extrardinary financial burdens.

Virtually all outstanding insurance visits and appeals to the people in the a war without an extra premium harge. The companies, therefore, od to pay out large sums in excess var mortality not provided for in sce rates

> The influenza epidemic caused aths which, based on Washington stimates may number more than 350,-90 lives, and calling for vast expen-

Another war strain placed upon life empanies is the temporary depreciation in the value of assets in first-class securities, a shrinkage which must be met when necessary to sell any of them Do you know of any other organi-

In addition the companies were obliged to meet increased operating ed monthly income of \$82.50 per expenses, and also to meet the unwritten obligation of increasing an- ter \$25 per month for the remainder ually the volume of insurance protec. of her life. In event of her remarlon to the public with forces greatly ringe at any time the \$25 would cease reduced and shattered by withdrawais for military service.

The institution of life insurance is in a distinct class by itself. If justice When our Government and the Al- event. is done, you will never confuse it or ica appealed for vast loans to help classify it with other corporations or vin the war the life companie, were institutions when considering questions of national service, of taxation, of legislation, or of public policy. And therty Loan bonds to the extent of insurance mortality due to war over adout it as an established polloy, millions of dollars mostly on the 89 millions of dollars, and before we and above that provided by the peace intered the war of approximately 100 rate, which the Government charges cial business, designed purely for villion. of Canadian, English and the soldiers. It is possible that the profit. You have every reason to ad-'rench loans.

There are no less than 100,000 pressions i., due to carelessness, but copie engaged in life insurance work the fact is that they have to a certain tion of life insurance. The brains and in various sections of the United degree misled public opinion, as anyenergy of its managers have not only States. A call was made for the services of this patriotic army of life in-average citizens as to their underpanding its service to the individual surance employees and agents to standing of these matters. Clearly it and to the nation. Errors in practice leave their work and help solicit for 1. to the interests of the public that and in management have been eliminwar loans and war charities. Thus these misunderstandings should be the greatest field army of thrift cru-corrected. ated as fast as discovered. Steadily, cautiously, safely, this great savings institution has been erected and pro- under the leadership of the companies

Insurance not Substitute for Pensions can possibly give this same quality Eleanor's problem. She had kept the

proved October 6, 1917, and grants compensation for death and disability" which is a great improvement. over the old pension plan, and far more generous in the sums allowed is Act and are separate and distinct, there be one child \$35, two \$47.50, three \$52.50, four \$57.50.) If her \$10,000 of government life insurance.

instalments for a period of twenty ars, the instalments amounting, ith credits of interest, to \$57.50 per. month. Thus the widow, if she remained single, would have a combinmonth for twenty years and thereafbut the \$57.50 would be payable monthly for twenty years in any

Another fact that is so often ob- their actual management? scured in public utterances as to be summons was met by the purchase of the public treasury to pay the excess must the American

dissemination of these erroneous imone can prove by questioning a few Generosity of Nation.

The War Department has state

Government Ownership Opposed

We occasionally hear discussed the ossibility of the Government taking over the institution of life insurance. This, however, seems so illogical and remote a possibility as to scarcely call for serious consideration, but if should eventually be done, the same annumentation and annumentation and a state of the same and the same an rovision for reaching into the public reasury must be made if the Governent is to give the public the same highly efficient service (including a great and necessary army of skilled It is important that you should lives that could materially reduce the thrift missionaries) that America's great institution of life insurance is eyes an expression of childlike appeal. now giving. This is true because no

f service at a<sub>c</sub> low a cost as it is now eing furnished by the companies. To my mind it is impossible to mano any business organization under political direction as efficiently and caply as it can be conducted under rivate management where skill and experience is employed without favintrolled industrial forces.

covernment ownership of certain enterprises, as indicated, for instance, by he resolution recently introduced in the United States Senate, which attempted to define its scope, can only he characterized as state socialism. It at least the entering wedge which to disabled men and to the widows if allowed to develop can only lead to and dependents of those who die in the complete overthrow of representathe service. Life insurance benefits sive democracy. It will turn our counon American men could be carried into her provided in Article IV in the same inv into a hureaucracy far more oppre-sive and destructive to human and wholly in addition to the new pen- progress than the autocracy which has ion or compensation allowances .For just been overthrown. It would, to a example: A widow without children great extent, crush the splendid would receive under this pension or American spirit of enterprise, and incompensation section \$25 per month dividual ambition to mount the rounds until her death or remarriage. (If of the ladder, because under such circumstances a large part of our popuation would become government emhusband had carried the maximum of ployees-mere coge in the wheels of great nolitical machine serving he would receive this sum in month- under masters selected for political reagons.

I know of no reform needed in our "ansportation system or any of our other public service or large commoreful enterprises that cannot be crrected by private management under government regulation and con-'re Government, with supreme power. not able properly to regulate or mervice our railroads, how can it he argues that it is qualified to assume he far graver responsibilities of

alled upon to make quick and extra- noticeable, is the provision in the Ded Flas romedy. It is unnecessary Covernment ownership is purely a ordinary financial adjustments. This law that money shall be taken from and un-Amrican. In my humble indgnoonla will not

## Remember These Things.

In conclusion I would urge every one of you, American people, to realize the great variety and universal character of the service life insurance is rendering the country. It reaches virtually every nook and cranny of the nation where a human habitation is found. It is indeed difflcult to get out of sight of evidences of its service when once familiar with them. You take a journey; and thru loans and investments of reserves

and other funds you find insurance savings serving the nation in the con-



Eleanor leaned back in her chair and considered the problem. Though Eleanor's lips were pressed together firmly, there was about her long-lashed Out of all the chaos of change, some government plan to insure the public, sort of home must be saved for Elizahowever ably or honestly managed, beth, and how to make that home was country home as long as their small legacy would allow, and it had been the fact of Elizabeth's helplessness which prevented the elder sister from

going to seek work in the city. Beth had always been a frail little creature, with no positive ailment, and oritism and where discipline, effort no strength of constitution. The lightand esprit de corps can be kept at a est household tasks were all that had much more effective level than is pos-fallen to her share. Cheerfully willing ible among politically selected or was the little sister, but pathetically

incapable, Eleanor had shouldered nat-The present proposal of a policy of urally the hardest part, the seamy side of living. Its material cares were borne in silence; anxiety also upon any subject was apt to put the child into a depression which was hard to dispel.

The old home must be sold for what It would bring, and in the meantime, she, Eleanor, must go to the city to seek a position which later would supply their needs. Elizabeth could visit with one of their old neighbors until Eleanor should send for her. But with sweet obstinacy the little sister ob-Jected.

"I will go when you go," she said. Rensoning was useless. "The room which will hold you will hold me also," Elizabeth insisted.

So to the dingy room which Eleanor found she brought as many comforts as she conveniently could from the pleasant home which had been theirs.

She was promptly successful in finding, through the influence of one of her father's friends, a position which would grow in advantage with her own efficiency.

It was comforting, returning at evening from an indifferent world, to find tool. If, for instance, it is argued that Elizabeth waiting always in the lighted transformed room of the city boarding house. The old plano, which Eleanor had saved from the selling gave to the little sister many hours of pleasure. It was usually seated before this instrument that Eleanor found her, the little hands touching with loving harmony the yellowed keys.

> "What do you do to amuse yourself all day, dear?" Eleanor asked one evening. "These four narrow walls inclose so little."

> Beth with one of her gay laughs dropped down resting her head against her sister's knees.

"These four walls," she replied, "inclose my whole world-that is yourself, Nell, and my music. For when you are not here I am dreaming of all that you have been to me, and of all that I would wish for you in the future." The girl raised her face slowly, "And when my wishing grows too great for my heart to hold I voice it

your financial bulwark against adversity, and through the accumulation an important economic prop of the nation. It not only protects the helpless, but it relieves anxiety, develops stamina and self-respect, and builds character. It has sharpened our sense of justice and service to the weak and unfortunate, and helped shape our national character accordingly It has encouraged and aided in the development of the American spirit of self-reliance, of courage in the battle of life, and of devotion to family and home which lie at the foundation of our national greatness.

Clearly you have given life insurance your good will and confidence because it has earned it and deserved it. But it deserves more than this. It should have your active moral support in its efforts to advance. You part of the ordinary education of should be ready and willing to commend it and if necessary to defend it against the misconceptions of the uninformed. Thus you will help to extend its usefulness to the citizen, to the nation, and to posterity.

Let us briefly note some of the more specific reasons for asking this unanimous moral support. Let us stand back far enough to get a better perspective, that you may see the nature and magnitude of this great humanizing organization in it, true proportions.

There it stands, the most colossal institution for savings and mutual ful. protection of all history-a mighty You built them. You own them. It is surplus or emergency reserve. important that you know at least the important features of their structure. panies own no wealth was unknown to

A Mighty Savings Institution. selling, profit-making, commercial en-

their beneficiarie, minus the cost of depositors they would average, as aloperation. You have as a result of ready shown, only about \$393 for oryour insurance savings over six bil- dinary pelicies and about \$36 for mlions of dollars of life insurance, dustrial policies. They seemed who've From this mighty reservoir of assets unaware that these small average inthere flows a never-ending golden dividual savings of the holders of stream into the homes of our country, over fifty million policie, were po aggregating two million dollars per forming the extraordinary nationday.

The so-called dividends to policyholders are simply the return or re- dollars of life insurance protection : fund of saving, not needed for ex- the American people. Their criticistracts.

and above all liabilities to guard tective or valuable function. against impairing contingencies. This is the cushion that absorbs the shock a

Heen successfully guided through the solicitation in every city, town and coldemics without impairment of solvency or the increasing of rates. It has the most effective State supervificiency or honesty of management. So round and solid is its foundation that tions. even the shock of the world's greatest war could not shake it. It is not, therefore, surprising that you have

In A Class By Itself.

mire and sustain your great institu-

built it firmly but are constantly ex-

come to regard a life insurance policy in a responsible company as safe and certain of payment as a government bond. These are facts well worth knowing

about a great and popular American institution. They are easily obtained, easily understood and should be a trial overy American.

And yet the extent of the misundernational service is almost unbelievable. This lack of understanding is every possible assistance with men." sation and insurance. found not only among the uneducated money and credit. They have init tice

### Wrong Notions Corrected.

An instance may be cited where this misunderstanding becomes harm-

The heads of two important commonument to the unselfish thrift of mittees of Congress have referred in you, the American people. The Ameri- a deprecatory way to what they termcan companie, are more than twice ed the "vast wealth of life insurance as large as all the other life insurance companies." They also have advocated institutions of the world combined the return to the policyholders of the The fact that life insurance com-

them, and that the great bulk of the Bear in mind that life insurance is assets are reserves required by law you should know that when governan institution of savings and protect and held to protect depositors and ment insurance for the fighting forces tion and not an ordinary commodity- which are returned in due course to was suggested (which is in addition the owners or beneficiaries, seemed to terprise. The receipts from all sources be news to them. They did not realize must be returned to the depositors or that if these assets were returned to ed to perform this patriotic service service of securing the current pa-

monts on over twenty-saven billio

nenses or for protecting your con- seemed to point to the belief that life life insurance men were called upon courage unselfish thrift, who wishes insurance assets piled up in vaults in to assist in the work and they respon-The surplus is the sum held over idle cash and that surplus has no pro- ded promptly and successfully. The beneficent institution of life in-

Absurd as this seems yet there are surance as it now exists is so great and necessary factor in promoting the vast number of people who do not and so well fortified in public conof unforseen losses or financial de knew that every dollar of life insur- fidence as a result of the extent, value should join in an effort to induce our mand, due to war, opidemics, deprec- ance assets not needed in operation of and dignity of its service to humanity demobilized fighting forces to hold Rocky Mountain Tea, guaranteed to fation of values, etc. Its need is shown the enterprise is promptly put to work and to the American people that in- fast to their government insurance positively relieve constipation or your by the recent epidemic of influenza in properly secured loans to farmers correct public statements cannot ser- which the people have so generously money back. Sold by John O. Patterand pneumonia which has resulted in and other property owners, to rail- lously affect it. It may be well, how- provided for them.

stress of wars, scandals, panics, and hamlet in the land, and even in the In consequence of this activity sales.

organizations.

Prudential and John Hancock, which of 480 millions.

makers where it often leads to injus- large number of the officers and rep- life insurance, but that the low preresentatives of the company have mium charged our soldiers and sailneney, as other, have done, to serve contribution of public funds by Conthe Government and the nation in the gress. Without the aid of these funds great war. This was a patriotic duty

> forming it. obliged to do. Assisted Government War-Risk Plan.

Your life insurance companies also gave the Government the knowledge and experience wherewith it established its insurance plan for our soldiers and sailors-a national service of no small magnitude. It is well that to the new pension or compensation benefits), the companies were preparat cost, if guaranteed against loss and that when the Government decided to establish an insurance bureau of its own to carry out this great task, the soldiers and sailors the fullest measinsurance companies promptly came ture of protection under the law are to its assistance.

They publicly commended the splendid generosity of the Government and wrged the men to accept it. When it was found necessary to make leased from war service will unwisea solicitation drive to induce the sol- ly drop or lapse this insurance. Every diers to accept it in large numbers.

that the mortality among our fight- struction of the railroad train in ing forces abroad from all causes was which you ride and in the track and 56,000. On November 9th the Assist- bridges beneath it and in the great

solated homes in the rural districts. and secretary of reasury and occurred in the them developing farms, and in the bonds, aggregating not less than force, within the United States from cities and towns which you pass, slon of any private entorprise. It has 500,000,000 were made and substan- the influenza epidemic alone. As- great business structures, advanced until today it stand, forth tial amounts were raised for the Red substan-Cross, Y. M. C. A. K. of C., Jewish causes in these forces have been only important enterprises. You also see Welfare Board and allied organiza- 8,000, we have a total of at least 82,- life insurance savings and service in 000 deaths since the plan went into the construction work you may ob-From information received from the effect in 1917. About 95 per cent of serve in public highways, in court leading companies, I have estimated these deaths represent insurance houses, school houses and other pubthat officers, clerks and agents to the claims on the government averaging lic buildings. You see themain the ship number of \$,500 enlisted for service \$\$,734 each. This would indicate to- vards, in the arsenals, in the army in the ranks. Over 190 are serving in tal ultimate claims of 680 million dol- camps and in all kinds of local, state, Red Cross, and in other war-welfare lars. Deducting from this the premi- and national governmental enterums paid by the soldiers and saflors prises for which bonds are issued.

A full measure of credit should be which we may generously estimate at You see them in thousands upon given for the valuable service render- 200 million dollars, we have an ap- thousands of comfortable little homes d by the agents of the great indus- parent excess war insurance mortality which you pass and which have been companies, the Metropolitan to be paid from the public treasury saved or built by life insurance money loaned, or paid in death claims, You

undertook to sell War Savings Stamps. This is a magnificent and well-meri- see them in our schools and colleges to their industrial policyholders. The ted recognition of the services of our where a great scattered army of standing-not only of insurance it- Metropolitan alone has already sold heroic defenders, and it must be the youth of the land are being eduself-but of the simple fundamentals over 100 million dollars in stamps. gratifying to every patriotic American cated with insurance money provid-In short, the life insurance com- that Congress has dealt so generously ed by prudent fathers who have passpanies have given the Government with them in this matter of compen- ed on. And you see in every-day life

evidence of the great service of life element, but among business men, ed- and put into effect many plans to as- that no new method has been found by ful, honeful, contented look and buoyucators and especially among law- elat in the great drives and a very the Government to lower the cost of out entrit of the nation at large.

representing

Harry Paul, son of Mr. an Mrs.

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This article published by the given lavishly of their time and their ors is made possible by the patriotic A E. SEBASTIAN STATE AGENCY MINNESOTA MUTUAL LIFE THE which they were glad to render and obliged to charge adequate rates, as one of America's best and soundest the life insurance companies, are companies,

## Soldiers, Hold Fast to your Insurance

an opportunity to render an additional service to our soldiers and sailors by who had a severe attack of the flu advising them when they leave the service to retain their government insurance and as soon as their circumstances will permit to change their present temporary term insurance to the permanent or level premium form. a privilege which they enjoy under the the official declaration of peace. The rate, mangement of the War Risk Bureau at Washington in its efforts to give our the top seven times and the last, was, flanked, most of his comrades being killed or wounded. Jerry made them pay dearly for the damage rendered him, we understand. Klinge, of Boxelder Canyon, south of Maxwell, died Friday, Jan. 24, 1919. at 4 p. m., from influenza. to see that dependents of our soldiers

and sailors protected and who believes that life insurance is an important People easily constipated dread winter-no fruits, no vegetables to comfort and happiness of the nation. help the stomach. Your best relief, your greatest friends, is Hollister's son, Druggist

all in music. Walt-" She ran to the plano and dashed off a brilliant introduction.

"Listen," said Beth. "This is your love song."

Eleanor's tired face brightened. "You are a wizard, Beth," she said. 'You can drive dull care away,'

It was the appearance of the man which disturbed Nell's serenity and brought her to her disquieting fears. She had found him in the cozy room upon her return one evening. He was hanging over Elizabeth at her plano with an air of very evident adoration.

Rebellion at his intrusion possessed the elder sister. Who was he to enter into the quiet of their home with his during admiration?

Elizabeth explained the stranger's presence easily.

"A neighbor of ours who lives in the big room across the hall, Nell," she introduced. "Mr. Shaw is his name and Mrs. Brandon brought him in to meet me.

"At my request," the man added smilingly, but Nell did not smile.

Elizabeth's eyes were sparkling, her cheeks were flushed with some new excitement.

Long had she guarded the frail little sister lest love finding Elizabeth might pass on to her hurt. True love comes not always; her charge must suffer no grief.

Leonard Shaw's personality was one to inspire confidence, his manner one of frank charm. Nell's heart sank within her as she found him oftener at her sister's side. Sometimes he would walk down the block in order to meet Eleanor and return with her.

To the elder sister these evening hours brought a mixture of pain and Benn Briggs, who enlisted at the pleasure. Then at last she faced the beginning of hostilities with America, truth: Her resentment against Elizabeth's evident approaching happiness was not apprehension for her sister's welfare, rather was it a regretful cry from all her years of sacrifice. Was she growing selfish now? Had she not always chosen for Elizabeth "the better part?"

he

"Dear," cried Elizabeth, "Leonard Shaw was at the plano tonight," and Beth bent above her sister, speaking in breathless whispers. "I can keep the secret no longer. Mr. Shaw is the writer of popular songs. He heard me singing and that is why he asked Mrs. Brandon to bring him in. My songs are popular, too, Nell; do you understand? Mr. Shaw can sell them-for lots of money-he knows. So my wish for you is coming true, even the love part." Beth turned mischievously toward the unconscious musician. "He adores you Nell! Oh! You needn't stare. I know, Don't you tell me yourself that I am a wizard?"

MAXWELL NEWS. Insurance men and others now ! (From the Telepost.) Mrs. Paris M. Speery, of this place

and was recovering, lost the use of her right arm last Thursday, the side of her face also being slightly drawn. returned home Sunday. While he spent two or three months in France, law for the period of five years after was not in action. He is looking first A letter received by John Snider from Jerry state, his lower leg was badly shot up and he may be sent to some western hospital. He went over

entitled to this assistance and support from you for the reason, which is well known to insurance men, that a vast number of these young men when recitizen, therefore, who wishes to en-