

DEATH, ROBBERY OF ITS STING

He That is Well Insured Mellow the Tears of the Mourners.

MODERN INSURANCE AND ITS POSSIBILITIES

Fantastically Named and Equipped Craft Afloat on the Ocean of Life—The Proprietary and the Fraternal—Paying and Non-paying Enterprises.

The possibilities of insurance are determined, like those of any other business, by ascertaining how far it can be made to pay, writes Richard A. McCarthy in the North American Review.

The particular form of insurance to be considered in the following remarks is life insurance, with incidental reference to other branches.

Any form of insurance, whether it be purely mutual, proprietary or fraternal, if not conducted on a paying basis, must necessarily fail. The purely mutual company will drop and founder; stockholders in a proprietary company will wind up the concern, or it will go into the hands of a receiver by process of law; enthusiasts who sustain elegant mutual leagues and employ benefit associations will grow weary in well-doing and try to re-insure their risks or leave them to their fate. Assessment societies come to grief when the assessments are levied too often, and the shores of the ocean of life are strewn with wrecks of craft, fantastically named and equipped, which have met the common fate of all non-paying enterprises in a commercial age.

The possibility of insurance is not, therefore, an apparent paradox.

For there is, theoretically, no money made by insurance. Insurance is technically held to be all loss. Companies or associations which carry on the business are only distributors of risk. A voluntary loss, submitted to at once by the insured, removes the danger of a far greater loss which may otherwise happen at any time. But as the prime purpose of the aggregate premiums is to pay losses, so the single loss, if not paid by the insured, is primarily a loss to the insured. The ship that goes to the bottom, the warehouse that is burned, or the life that perishes, takes out of existence just so much actual or potential capital, and the insurance which replaces it in whole or in part is only the product of individual contributions of smaller sums, which have been sacrificed in advance, in prevision of the dreaded catastrophe or of the inevitable doom.

Where, then, is the point of contact between the first and second propositions?

It is here: That while pure insurance is but a distribution of loss, the machinery of distribution must be so constructed as to impose the minimum of sacrifice on the insured. He must give for his money the maximum of productivity. These results must be attained under conditions of the business established by long and wide experience. Experience is used in its technical sense, meaning an order of statistics. Prudence, for present purposes, means applied intelligence.

How far have the possibilities of insurance been already tested?

France, in his "Annals of Life Insurance," enumerates, in addition to the ordinary forms of life, marine and fire insurance and annuities, among others, the following schemes: to insure marriage portions; for preventing and suppressing thieves and robbers; for insuring seamens' wages; for the insurance of widows; to insure masters and mistresses against losses by servants, thefts, etc.; for insuring and increasing children's fortunes; insurance from housebreakers; insurance from highwaymen; insurance from lying; rum insurance and cattle insurance.

The marauding barons of the middle ages who, after lives of rapine, built churches and left money for masses, may be considered to have made elementary attempts to insure their future felicity. The death-benefit investment paid has never been ascertained.

It is recorded, also, that pilgrims to the Holy Land established a sort of toll, by depositing money before leaving, which was to be returned two or threefold to those who had the good fortune to "back" alive. The stay-at-home members, in accordance with the spirit of the age, probably lay in wait for the returning travelers and made money. Modern travelers insurance companies do not, however, compass the death-benefit plan, and the insurance, which is only so much additional tax imposed on the assured, which is compelled to submit to in order to obtain the benefits of the co-operative principle.

A distinction must there be drawn between insurance conducted simply as a loss-distributing agency and for the benefit of the contributors, and the business of insurance carried on at the expense of the contributors by others for their own profit. In the first case, which is theoretically no profit in the other, it may or may not be, according to circumstances.

We have, therefore, to consider how the practical conduct of the insurance business can be made profitable, first, to those who conduct it, and second, to their patrons. It must pay the claim, or no attempt would be made to carry it on. It must pay the second class, or any such attempt, in the long run, would be unsuccessful. Is it not possible to carry on the business of insurance, by and for the benefit of the same lines as those on which the business is managed for a proprietary body, so that the contributors may realize a profit instead of a loss? Here is another paradox apparently greater than the first.

The manager of a proprietary company engaged in any other kind of business does not make money by simply putting away his talent in a napkin, or in other words, relying alone on the process of accumulation. He must create a profit, which is the cardinal idea of improving funds for insurance purposes purely, but by exercising the same scrutiny and sagacity in the profitable employment of these funds in other ways for the benefit of the proprietors, as if he were an individual banker or manufacturer. Apply the same principle to the management of insurance funds for periods of sufficient duration to bring the results under the uniform operation of the law of averages, and you have found the key to the combination.

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It has been estimated that in the last twenty years that the individual has realized the possibility of making money by endowment policies or accumulated dividends through the application of the principle of compound interest. It will be seen that in a strict sense, it is impossible for the insurance company to make money, for the risk of death, and that must come out of the premiums in one way or another. Compound interest might not alone produce anticipated results. But the investment of premiums held to await the maturity of policies, by methods not contemplated under the early limitations assumed to be fundamental, may and often does supplement the process of accumulation at compound interest, and this results in actually making money for the insurer.

For instance: Large profits were made during our civil war by sales of gold at high premiums. Much money has been made by rises in real property bought for improvement or taken in at judicial sale, and held to await the maturity of securities held by insurance companies have greatly increased either their surplus or dividend-paying power. It is plain that if the money paid for premiums can be made more productive in the hands of the insurer than it would have been in the hands of the insured, the addition will go to pay the cost of the machinery and to reduce the cost of the insurance. It follows that if the addition can be made large enough the whole of the premium or its equivalent must be returned to the insured, and the protection would cost him nothing. And this is not a hypothesis. It is a fact. The records of the progressive companies show many instances where this has been the case.

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have eliminated the accumulative factor, and consequently receive a limited support, mainly from the less intelligent and more improvident. The academy is held to be exclusively the business of the individual and not of the company. Carried to its logical conclusion this view of the functions of capital would have neutralized organized effort from the dawn of civilization.

Wise management, freed from antiquated precedent and dead tradition; accumulation superimposed upon indemnity; legitimate methods of increasing accumulation systematically employed; adoption of long periods of repayment or distribution; recognition of the fact that insurance must be conducted on a paying basis, just like any other business that succeeds; in fine, a continuously productive union of the capital of the intelligent policy holder and the capital of the experienced and successful life underwriter, supported by highly instructed and organized agency forces—these today are demonstrating the possibilities of insurance in ways still recently not fully understood, and it is to these people we look for even greater developments in the future.

THE WORLD'S NEW BOOKS.

Sixty Thousand Poured Out Last Year, Germany Leading.

The average American reader has very little knowledge how large the flood of new books is yearly in the civilized world. The United States, and this country is in no way behind. The protection would cost him nothing. And this is not a hypothesis. It is a fact. The records of the progressive companies show many instances where this has been the case.

This country, to take statistics of the Publishers' Weekly, in 1892 published 4,074 books and 784 new editions of old books or new issues. This comes to eighty-one books, not volumes, a week, and nearly eighty-eight issues weekly of both kinds. This will strike most people as a very fair literary activity. In Great Britain, however, which has only a little larger population, there were last year published 3,915 new books and 1,339 new editions of works previously issued, in all 6,254, just about 120 new works or twenty every working day so that if a man read ten hours a day he could read all the new books at half an hour to five to each book, and with not more than a dozen or so of them consisting of several volumes.

This omnivorous reader would have to double his industry if he lived in France. The new books and new editions there in 1892 were 13,152. He would have to read a new book every twelve minutes each new book six minutes apiece in Germany. Ten years ago, in 1883, German publishers were issuing 14,800 works yearly. In 1881 the issues in this country were 4,888, less than a third. In the present American literature, more than these in Germany were 18,875, or more than four times those here, so much more rapidly is the production of books growing there than here. In 1892 the production was close to 20,000 in Germany, a population only slightly larger and with only a third of the wealth of the United States, which brought out less than a quarter as many books as Germany.

The United States not only publishes fewer books than other countries, but among those which are published are mere ephemeral novels. Last year, over 4,862 books published, 1,102, or over a fifth, were novels. In Germany, in 1883, 18,873 books in 1890, only 1,731, or less than a tenth, were devoted to either novels or fiction. For years ago only 1,290 such books out of 44,774 were published in Germany. Here last year, of novels and poems together, 1,351 works were published, or over one-fourth of the whole. It is only in England that any appreciable fiction is published. There, last year, 1,537 novels were issued, or a full quarter of all the books published, and 217 poems, in all 1,754 works. Where this country then gives a fifth of its literary activity to novels and England a quarter, Germany only a tenth, it is not surprising that its energy in this direction is so small.

This simply means that the serious work of investigation in science, in history and in all practical fields is being done better and more completely in Germany than anywhere else. In novels, poems and novels we beat Germany out of hand, but in serious books we are simply nowhere by the side of Germany. Even Russia, which in 1888 published 7,427 new books, or 0.631, and in 1890 issued only 4,559, or 0.326, new books, has more activity than this country, though readers are probably twentyfold more numerous here.

These comparisons are not particularly soother to our national pride, but it is clear that our country, in spite of its riches, has not kept pace with the most advanced nations in the production of serious literature. It is in this respect that we are lagging far behind, and the remedy must be to put up at least 60,000 new books for each of the population which supplies writers and readers for this annual literary food; but we supply less than a twentieth of the new books, and in our country, only books from 800 to 1,000 are imported from England and resold here. We outmatch the world in railroads and telegraphs, in cotton and corn, in newspapers and live stock, but not in new books.

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ART SCHOOLS OF NEW YORK

They Are the Nucleus of the Best of Everything in America.

SKETCHES OF FOUR HIGH CLASS SCHOOLS

The National Academy of Design, the Art Students League, the Metropolitan and the Cooper Union—The Classes and Methods of Teaching.

The great art collections that were sent from Europe to the Centennial exposition in Philadelphia came to an almost entirely untrained vision, writes Margaret Field in Munsey's Magazine. Twenty years ago Americans went abroad from the seaboard cities—a few of them—and now and then a rich man from the interior took his family to Europe, but the constant stream of travel of today was unknown. The art collections in Philadelphia had a great influence not only upon the public, but also upon the artists. Up to that time there were only two or three good art schools in America. The artists clung to classic models in style and the public had grown to think the classic the only style. The modern schools, which were exemplified in Europe, had not as yet been a revelation alike to painters and public.

Our best American artists were educated in France and in the majority of cases stayed where they found sympathy and congenial surroundings. It was after any size, not exceeding Russia, which does not match or overmatch the literary product of the United States.

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omping its classes again and Mr. Wilmarth returned to his old duties.

This was the original test of the real value of the league. The academy was free, and had taken the league's instructor, yet such was the spirit of the new institution that students found it more to their advantage to work there than at any other school.

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out of the week, and there must be some improvement to show them.

The other New York schools do not differ from the league in classes or in methods. A description of one set of classes is a description of all. Many of the same professors go to the different schools, and to a casual on-looker there seems to be little difference in them or scope. It is all in the individuality, which is created by the pupils themselves.

The National Academy of Design, in its beautiful building, modeled on a Venetian palace, holds classes almost identical in every way. They have no preparatory school at the academy, but a drawing must be passed upon by the professors before a pupil may enter. It is a little more conservative than the league, having traditions, and there is less of the inspiration of comradeship, which is so valuable in the league.

The Cooper Union Art school is a little different in being particularly for women. From this school come many of the women teachers and amateur artists who find their way into the league. The school was founded especially to help women who needed help; and there is a sympathy and an interest felt that are not known in the busy life of the other schools. There have come into the Cooper Union Art school numbers of women from all over the country who make little homes of their own here together. Many of them will be entirely satisfied with positions in schools. They are learning to make a living.

The Metropolitan Art gallery in Central Park is the largest school, where the very best artists learn and teach. The students there have the advantage of the galleries as illustrations, and many of them copy the great pictures. But this privilege is also open to the pupils in other schools.

The art student's life in New York has none of the picturesque features of the life in Paris. Many of the pupils are young girls, who go either to some girls school, where they take up a language that they may be fitting themselves for study abroad, or they go, two or three together, to some boarding house. Many of them live at their own homes.

There is in the district about Washington square a colony of artists and of young men who have come back from the Paris school, and who find in the French signs and the life of the city, and the general freedom of that portion of the city, where models may come and go unnoticed, some reminder of their life abroad.

But even this is not so distinct as it was. The artists and the studio builders are moving up town, many of them about the new league building. The student at the schools knows almost nothing of this life. His taste has not been formed for it, and it is seldom so found at the league, and it was only last year that he came back from his studies in Paris with Boulogne and LeFebvre. His style is new and of extreme delicacy, made up of curves and a translation of form that is exquisite.

From these classes in the antique the pupils in the class and studio. But the real work begins. It is a saying among artists that if a man can paint the male figure he can paint anything. When a pupil can give the shadows on human figures, he has the secret of the art. He has learned what painting means. But the way to this is long and arduous.

The pupils come from all over the country, many of them with only a vague idea of what it means to be an artist. It looks so easy to paint a head or a figure. But when they discover that it takes years to learn to draw, and more years to learn to paint, and that all this technique goes for little, unless nature has given ideas to blend with training, they are apt to come to a doubt in many minds. Gradually in this way the classes are weeded out year by year.

Mr. Chase has a still life class that is very interesting. It is here that the way to handle textures is taught. The pupils are asked to paint a draped material, brought in by each pupil and worked with them. The result was his best known picture.

The Salary Was All He Wanted.

There is a long list of salaried citizens who find all they enjoy a stock democratic "pull," and who are or will be applicants for positions of authority, says Kate Field's Washington. The story of a recent application made to Senator Blackburn by an old negro from Kentucky portrays the eagerness to secure

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something from the government, whatever form the prize may take.

The senator was one day informed that "old Moses" had arrived from Wood County, Kentucky, and was waiting to consult with him privately on "important matters."

"Mars' Joe," began Senator Blackburn, as the grinning African was ushered into his presence, "what brings you to Washington?"

"Mars' Joe," replied Moses impressively, "Ise got 'portant business, sah. I wants er office."

"You want an office? Why, Moses, what can you do?"

"Dis Mars' Joe? What does everybody do dat's got er office? Bless yer heart, Mars' Joe, yer don't understand ole Moses. I ain't lookin' fo' work, sah; I only wants er office."

Senator Blackburn, with as much seriousness as he could command, assured Moses that he was resolved to assist him to an "office," but that he might prefer employment in some private concern. Old Moses' face fell, but soon brightened again.

"Well, Mars' Joe," said he, hopefully, "ef yer kain't got er office, fo' now, sah, jes' hustle eroun' and git me er pension, I ain't at all tickler, sah."

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