# INSURANCE NEWS AND NOTES

Published Every Wednesday in the Interest of the Insurance Men of Anderson County

## WELLKNOWNBANKER ON LIFE INSURANCE

ASSOCIATION

#### GIVES ADVICE TO THE YOUNG AGENTS

tects His Family, His Business and His Creditor.

When a biographer digs into the life of another with a view to writing that life he usually brings out only the gold that he finds, and this gives to his story a golden hue. When the ar-tist would put on canvas his conception of the true and the beautiful and the good, if he finds defects in his model with dest fingers, he covers these defects with his brush and prewould please his hearers. Happily for your speaker tonight his subject is life insurance, and in a ratior long business career, coming in contact being brought face to face with many and varied conditions he has even so much of the real begits and bless-ings of the disturbant that he has few, if any, stones to throw at it. It deed.

about eighteen years of age I bought asset which He dees not insure against my first life insurance policy, which was for \$2,000.00, and made my mother the beneficiary; four years have it is a state of the latter of the words of admarriage I, had this policy made only yellow the latter of the words of the latter of the lat me say, incidentally, that this was about the first and only time in my life I have ever dealt in futures. The policy was on the ordinary life twenty with which I am not idellife but the year toutine plan, which perhaps all of you will understand made the policy cumulative as to profits and dividends, and carried also a survivorable interest. At the end of the twenty word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the word of advice is, do not persuade in the profit of advice is the word of advice is, do not persuade in the profit of the ty years the company offered me a paid up policy for \$1,938.00, which I accepted. I have this policy yet, and could today borrow \$1,200.00, an it from the company at a low rate of interest.

Speaking generally, also without ex ception, it seems to us the plain duty of everyone who possibly can to carry insurance on his life. I use the word 'passibly' advisedly, for in view of that form of policy which permits the lasured to pay his premiums in montily installments few men are unable to insure, to some extent at unable to insure, to some extent at least. The trouble is that many not appreciating the importance of insurance are not willing to practice the and I perhaps was at fault and not said denial recessary to the carrying my opportunity. Third, have faith.

compasis carry the risk on your that wifeld then let him take his continuous and also give you a remunerative interest or profit on your investment. This does not mean that a life insurance ance policy is not an available asset for nearly every policy has a loan or cash ratus which serves as a sale-crusto to the insured in emergencies. Mottante, accolier, and ability forms, load and a policy forms. In the policy forms, load and a policy forms. In the policy forms, load and a policy forms, load and a policy forms, load and a policy forms. In the policy forms, load and a policy forms, load and a policy forms. In the policy forms, load and a

ADDRESS BY B. F. MAULDIN be pointed to where a rice mountain the check presented with smiling face by the life insurance agent to the widow of the man who was insured has say ed her home, and oft times provided a competency beside for the support and education of her orphan child-

I am a firm believer in building and loan, mainly because it is a home builder: The man who takes stock of this kind for the purpose of secur-ing a home, instead of paying rent In Protecting Services Man Pro- ing a home, instead of payments in pays his mentally dues to the associaion, and when his stock matures, if he company has been well managed, for his come; but suppose he does not live out this period, who is to take care of his monthly dues? If he has left life insurance this question is answered at once. So, a life insurance policy, in my judgment, is a necsesary complement in the case of a man who builds his home through a building and loan association. Take the business man, I care not how successful his business may be how sound a financial footing he may be on, if sents to us a perfect picture, Papre- death take him away there is a nec-senting his ideal. When a speaker is essary and inevitable sacrifice of the called upon to discuss a special sub-tect which is of especial interest to the only way he can hedge against his hearers the temptation is to pre-tible is by fife insurance. This fact seat that side of the subject that is getting to be more and more recog-nized. Corporation and partnership insurance is growing more popular, and the banker, walle he cannot af-ford to look to life insurance for the with "many men of many minds," and ultimate payment of a debt that is did ..... Las more wetters bot if he

h suros, for this I sutante provid a ... c.1944. 1116. 144. 1. 1. ... the is such a story convictor in the minds of the public in favor of life insurance that few are found so ignorant, or so narrow, or so selfish as to oppose it; and so when a man dies the first question that presents itself to most minds is and whether the deceased went to heaven, but how much insurance he left to project his family.

Right here, if you will exchaer mail about eighteen wars of age I lought may first life insurance. At about eighteen years of age I lought masset which figures and will come soon-

man to over-insure. I know that this, for the time being, means more money in your pocket, but in the end it will react against you in your work, second, do not be afraid of competi-tion, for competition makes business, it sets more people to thinking, and thus brings about more and better resuits from your work. It does not matter who shakes the tree the ques-tion is who gets the fruit when it falls. As a boy I sometimes went into what we call "old rule with wher boys and muddled the waters and this

SERVANT

**\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*** It is held by Attorney General Cure ton of Texas in an opinion to the state Industrial Accident board that a waitress at a fashionable social club is not a domestic servant as mentioned in the exemptions under the Workmen's Compensation law. Domestic servants are employed in families and remain in private households, says Mr. Cureton, and that same has been held in Texas decisions and accepted as such in previous laws. An employe of a club is not the servant of any one member, he writes, but of the entire membership, hence they are not exempted from the compensation act as private domestic, but come within

^**~**\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$ INSURANCE AGAINST ZEP. +

the provisions of that law and pro-

Advices from London state that a plan for insuring the property of the poor against aircraft raids was announced in the house of commons on Nov. 9 by Herbert Samuel, postmaster general. A payment of 12 cents will insure property to the value of \$125 for 12 months against destruction or damage resulting directly or indirect-ly from bombardment by aircraft or from the effects of anti-aircraft guns.

The maximum value of property in-surable is \$355, which will require payment of 37 cents. This insurance business will be transacted through the postoffice, which will accept payments and pay claims .- Exchange.

#### CONSIDER CHANGES IN LYABILITY RESERVE LAW

At a recent conference between executives of companies writing compensation business and the committee on reserves other than life of the National Convention of Insurance commissioners for the purpose of discussing necessary changes in the lia-birty reserve law, it was suggested by Commissioner Hardison of Masachu-setts, chairman of the committee, that the companies get together and agree upon the amendment needed, so as to be able to present thir views to the committee before the midwinter meetam ing of the commissioners' convention and to be held in New York Dec. 7-3; ger In accordance with this suggestion it and in response to a call from the travelers, a well-attended meeting of stock and mutual casualty company executives was held at the Hotel Astor, New York, last Wednesday, with William Bro Smith of the Travelers in the conir.
After some discussion, the meeting

appointed a nominating committee to select a committee to confer with the commissioners and report to the meet commissioners and report to the meeting, and the following unmittee, representing seven stock companies and two mutuals, was agreed upon: Travelets, Royal Indemnity, London Guarantee & Accident, Fidelity & Casualty, Maryland Casualty, Employers' Lindustrial bility, Frankfort General, Industrial Mutual Liability of New York and the American Mutual Liability of Boston. Seven of the comparies are members of the Workmen's Compensation bureau and objection was made by President Lott of the United States Casualty that the committee was not representative, but it was explained that it had been chosen because of the

appreciating the importance of insurance and a periods was at fault and not said dealed starts of the carrying of a polloy, they are unwilling to pay the price. Let me say here that in the any liter says failures. Here may be price of any liter says failures. They may and then in your business. The man that believes he can do a thing start out in life the secret ways see many, liver says failures. They may and then in your business. The man that believes he can do a thing start out in life the party in the says have dealed ability, in the says that any surface the failure of the one to the common mistake that he was unwilling to pay the price.

Why should one insure his life, what in the true aim and purpose of life insurance laws of a bond or mortgage, or other interest bearing security, that a man purchases? I sit for investment, as in this case of a bond or mortgage, or other interest bearing security, that a man purchases? I say "no' company that are man purchases? I say "no' company in the simple suggestion that the next in selecting his company first satisfying and the solicitor of life insurance and the solicitor of life insurance was company in the simple suggestion that the next that any life start in selecting his company first satisfying and the solicitor of life insurance was company in the simple suggestion that the next that any life says of its longurance. I does not say and the solicitor of life insurance contract is a good paying if investment is not true to the real purpose of life insurance. It does not say the risk on your investment. This does not mean that a life insurance are policy is not an available asset, for nearty severy policy has a loan of company is to not upon their one policy is not an available asset, for nearty severy policy has a loan of company is to not upon their any solicy and a seven and any solicitor of any of advertising with a life insurance. A few years of more policy is not an available asset, for nearty severy policy has a loan of the solicitor of policy is not an three per cent. When this war is over the world is going to be very poor. Persons who have any money at all are going to be relatively rich. Those who save now will possess the world lathe on. Another reason for saving now is that it is the heat thing a non-combatant can do to help the world from the fate that is being brought upon it by the war. Accumulated savings are the basis of civilization. Out of the accumulated savings haspitals are founded, railroads are built, and new discoveries in science are made passible. The accumulated savings of the vorld, is, so far as they called in Punce, are light desirously. Any agreeted by the sat back heritably. Any agreeted of collers weekly.

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## NOT DISCRIMINATE

Married Man is Less Liable to Accident Because More Careful Than Single.

In an address before the compber of commerce of Johnston, Pa., John W. Leech and John A. Scott, members of the Pennsylvania Workmen's Compensation board, refuted statements, that the provisions of the workmen's compensation act would tend to keep from employment married men with femilies.

Mr. Leec's quoted John Mitchell, former president of the United Mine Workers of America, and now chairman of the Industrial Commission of New York state, in proving that the workmen's compensation law in New York state had not resulted in any discrimination against married men regardless of the number of their chil-

"Why should there be any discrimination against the married man?" Mr. Leech asked. "The state insurance fund, which will offer compensation insurance at 10 per cent below the rate charged by stock companies and will afford complete security, will insure married employes at the same rate as is charged for single men. The approved insurance rates for all companies show no discrimination against married employes. The cost of in-surance to an employer is the same, whether employes are married or sin-

"Every employer, will tell you that married man is less liable to accilent than a single man, as he is more

### BUSY BONDING WAR ORDERS \$

War order bonds of large proportion are at the present keeping underwriters for carefy companies busy. The United States Eidelity & Guaranty recently wrote a hond for \$1.730,000 for the American Woolen Co., re-insuring part with several other companies. The National Sprety has completed the arrangements for re-insurance on the \$1,500,000 band for the Tennessee Copper Co., bn. its contract with the Russian government. Two or three other contracts of sufficient size to tax the facilities of the surety people are in process of arrangement. The 1300e Indemnity has recently written, two bonds of \$2,000,000 each for the Bradley Contracting Co.—Exchange. War order bonds of large proportion

Fire Versus-Life Insurance. Of the 12,000,000 or so dwellings in the United States 96 per cent are protected, at least to some extent, by fire insurance, "But of our 100,000,000 inhabitants only 18 per cent have taken out life insurance policies. Men seem to be more uneasy over the mere possibility of the burning of their nouses than over the stern certainty that death will some day overtake them. This is a strange contradiction in human nature. To safeguard the nation's material possessions is well, but how much more valuable than the homes are the fluman lives of the country. In this age, when the prin-ciples of life insurance are so well understood, there should be no such discrepancy between the number of instances the former could not be saved from foreclosure were the earners of incomes to pass away leaving their families unprovided for. It is as much the duty of every man to insure his life as to insure his property, and if he has no insurable property, there is all the more reason for insuring his life.—Hermit in hesile's...

Made a Difference.
Little Willie became slightly indisposed, and when the faintly doctor was called he prescribed some medicine in powder form.

"Come, Willie," said the fond moth-"Come, Willie," said the fond mother; preparing one of the powders as soon as the medicine crrived from the drug store, "you must take this right

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\*\*\*\*\*\* BURGLARY POLICY FOR A

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The federal reserve bank at Dalas, Texas, has been insured under a burglary policy of \$1,000,000 coverage and in addition is carrying other insurance exclusive of fire amounting to about eight and a half million dollars, making it one of the most heavily in-sured institutions in the world. A blanket bond on 25 employes is car-ried for \$200,000 each.

#### STARVATION OF BEES

Lack of Supplies Found to Be Chief Factor.

That proper insulation of the lives and an adequate supply of stores will greatly reduce the winter losses now suffered by beekcepers was pointed out in the issue of the news letter for October 20. Figures for the losses in the winter of 1914-15, compiled by the department and published in bulletin 325, now present additional evidence on this point.

For the entire country the average loss last winter was 12.6 per cent. The chief factor in this total was the destruction of 3.2 per cent of the colonies. It is not unlikely, however, that the actual loss was greater than this estimate, for many bee-keepers who omitted to assign any reason for the death of their bees were probably reluctant to admit that their neglect of a simple precaution was responsible. By moderation in removing surplus honey and by the proper feeding of sugar sirup in the fall and spring, starvation can bsolutely avoided. The quantity of stores needed to car-

ry a colony in good condition through the winter will, of course, vary with varying conditions. The average amount reported for the entires country is 31.9 pounds, but the average for Utah alone is given as 49 and for Nevada and Florida as 40. To be on the safe side the beekeeper should provide stores largely in excess of what he anticipates the coloney will need, for, as was pointed out in the article already mentioned his real aim is to save bees rather than stores There is, moreover, nothing to indi cate that the stores should be less abundant in the warmer and shorter winters of the south than in the north and west. The reasons for this are not entirely clear, but a study of the average quantities required in each state falls to reveal variations that correspond to differences in climate, except that there is a shorter broodess period in the south.

While 3.6 per cent of the colonie perished from starvation, only 0.9 per ent were lost through cold, exposure and smothering. It must be remem bered, however, that, as is explained in farmers' bulletin 695, the consumption of stores is greatly increased whenever the bees are forced to protect themselves from the cold by ex-cessive heat production. Insufficient insulation, an indirect cause of muci of the loss attributed to starvation

Next to starvation, poor honey and dysentery are responsible for the largest wanter losses. In 1914-15, 2.1 per cent of the colonies perished on this account. Like starvation and cold, this factor can be readily eliminated by a little care at the proper time. Honeylew honey is a common cause of bee dysentery, and whenever this is present in the fail it should be removed. Honey is a different character or sugar sirup may be sub-stituted. Proper insulation will be sen the amount of these stores that must be provided, but it is hardly possible for the beekeeper to be too javish in this respect.

savish in this respect.

As was pointed out in the previous article, it is also impossible to give the bees too much protection; and it is very rare that they are given enough. In the north the percentage of colonies which receive some form of protection is very high, but farther south the protection to only occasional, and then almost always insufficient. As a result winter josses in the Southern and South Central States range from 5 to 15 per cent. the Southern and South Central States range from 5 to 15 per cent, though the averages for Mississippi, Arkensas, and Missouri are all well over 20 per cent, while in the important honey states of Texas, Colvindo, Utah and California the averages run from 7 to slightly over 10 per cent. Irom 7 to alightly over 10 per cent.

In the opinion of bee specialists, it would be quite possible to reduce winter losses to lass than I per cent by providing abundant stores and abundant inhulation. The contrast between this goal and the natual conditions as reported in fluiding 128 is striking.—Weekly Naws Latter

striking —Weekly News Latter

Ambiling makes business men of every station alors, bright-eyed, keek and crecessuls. The ingridue, for including the property of the complainers and the dawn failure boverty, illness and the dawn and opt tight will plain them according to later.

At al Mattison of Anderson, percent agent for the Mutual Renets Life and president of the Foats Life Underwriters, association was a visitor in Columbia last week.—Columbia listication.

LIFE IS UNCERTAIN INSURANCE IS SURE

DISTRESS AND WANT OFTEN CHASED AWAY BY GOOD POLICY-

GOES TO FAMILY

Editorial From the "Wisconsin Agriculturist," Commends Insurance Highly.

We are not engaged in exploiting life insurance companies, but we ften wonder how many farmers carry life insurance for the benefit of their families in case they should be taken away suddenly and leave a mortgage against the home, or other obligations that might work hardship on the widow and children.

We feel that it is every man's duty, who has a family and who is not in a condition to lea ) them comfortably well off, to carry life insurance. It does not cost such a very large sum to carry two, three or four thousand dollars, and it is a fine protection. It is a safeguard and guarantees the family against want if anything happens to the husband and father. Life is uncertain, and we are re-

cost, however, or missed the money.
It is a part of our yearly taxes and we pay it, more cherfully than any other obligation we have to meet.

We always feel secure, for no matter what may happen to us, that in-surance is so many thousand dollars in cash and it will go to the family and to no one else.

We often see distress and want that

might have been avoided had the head

of the family carried a thousand or

two of insurance. It is best always

to be prepared, to know that those left to bear the burden have some

protection, some encouragement to go ahead with life's work.

We have carried life insurance for thirty years and wish that we had

more of it. It is an annual fax, just

the same as we pay on our home or on the farm. We have never felt the

Many of our subscribers are mem-bers of the Modern Woodmen, which furnishes very good and cheap insur-ance. The monthly payments will increase, however, as the years go by. It will become more and more expensive as one grows older, but keep up the payments, never allow the policy to lapse, for you know not what mo-ment it may be needed for the comfort of those you love and are working

We carry the limit in a fraternal order, but prize more highly our policy in one of the old line life inminded of that fact almost every day. payments will always be the same

## MORE INTERESTING THAN FICTION

#### O'Connor Sells Ryan Return Check from the Great Beyond

O'Connor called his friend Ryan on a July afternoon, just as Ryan came home for supper from his day's work, with his dinner pail. With characteristic Irish hospitality Ryan asked O'Connor to stay for supper—a good atmosphere in which to create a background for life in-

Supper was over and while the wife was clearning away the dishes O'Connor got Ryan out into the whade on the front porch. "Now." said he to Ryan, "sit ye there in that comfortable rockin chair. It's a hard day's work you've had today, and you're entitled to a good rest; and so sit yo down there and take your pipe and have the good smoke and be quiet and alsy and I'll do all the talkin, so ye can have the rest.

and be quiet and alsy and I'll do all the talkin, so ye can have the rest that you've surely carned the day."

As Ryan settled comfortably back in his chair and began to pull from his pipe, O'Connor went on:

". s a fine wife ye have, Ryan," said he. "She keeps the house that clean ye might have eaten the grand meal we had off the floor of the hitchen itself. And it's a fine cook she is and good mother to the fine this chair and the same as a way with his millions living on the avenue.

Ritchen itself. And it's a fine cook she is and good mother to the fine children. There's many a man with his millions livin' on the avenue. Ityan, that would give them all if he had the comfort of such a home as yours and the fine wife and mother."

As Ityan nedded, O'Connor continued: "I tell ye, Ityan, when a man goes to his day's work, after a side preakfast that his wife has cooker for him, and she brings his dinner pall to him at the door as he leaves in the mornin' and gives him the nice kiss on the cheek, it gives a man a good send-off for the day's work; and when he takes out his dinner pall at noon, efter the hot and hard mornin's work, and finds the nice lunch she has put up for him, with a good piece of apple ple at the bottom, and he thinks of the home he'll be goln' to when the day's work is over and the little children that will meet him at the door and throw their arms around the legs of Daddy, it's a good man that ye have a right to be. And when ye take of your cost and sit down to the suppor that your wife gets and hear lie children tellin' their Daddy about the day's scheelin' and all their pranks and prattle, it gives ye a heart for the day's work and makes ye feel that life is worth while."

As Ryan assentingly nodded his head, O'Connor continued; we ever think, Ryan that the time will come when there will be no Mike to come home on Saturday night with the pay envelope for the wife? And that when you're up in Heaven, with the blessed Virgin and all the angels, that the widder Ryan and the little children will have no Daddy to see off in the morain' or to throw their arms around when he comes home at night? And when ye go on the long journey from where you'll never come back. Mike what will become of the widder and the children with no pay Saturday night? It's a sorry day when the man of the see is taken away, as many a strong man is. Mike, for the widder and the little children who love their Daddy so

A sober look came over Ryan's face as O'Connor continued: "And do you think, Mike, when ye take that long trin and, sittin' up there is the aven with all the angels around, ye look down at the little home that was so happy and yo see the wife and the little children wonderin' what to do not only without Daddy but without the pay envelope, that you'll feel ye did just the right thing—did all ye could? And do you hat you'll feel ye did just the right thing—did all ye could? And do you hat you'll feel ye did just the right thing—did all ye could? And do you hat you'll feel ye did just the right thing—did all ye could? And do you hat you'll feel ye did just the right thing—did all ye could? And do you hat he had you hat he could have done for them to got along trip without leavin' them what he could have done for them to get along with a little wills they will greet' ye with just as bright a smile and throw out their arms to you guite as wide? And don't yo think ye'll be a little anamed of yourself. Mike, that ye should forego to do that thing?"

"And, Mike, man, when you're sitting in Heaven with all the angels, suppose one should come and touch ye on the shoulder and tell ye to look down on earth at the little nome ye left and the widder and the children and say to ye.

unproces one should come and touch ye on the shoulder and tell ye to look down on early at the little nome ye left and the widder and the colliders and may to ye?

'Miles, do ye remember that insurance man O'Connor that sat on the porch of your house one hot July minrooon and was urgin' yo to leave a little money that would tide over the widder and the children for a little while after ye were gone?"

And ye will say, I do.'

'And he will say, Mile'—and you'll be an angel then, with a halo on your head and a name in your neud—and he il say, Mike, iid ye do it? and, we hight have to sey.

I did not. And it the angel should say to you then;

'Mike wa'l give ye likthing ending lave of sheener from Heaven for ye to go down to early again and again the paper that ye wouldn't den then—like would ye do it?

Mike terned around with whook of assurance: I Sure I would with the "wine of Common" their, lates sign to should year here have that other chances! "Like Association news.

THE MUTUAL BENEFIT LIFE RESERANCE CO.

A. M. MATTISON, GENERAL AGENT

G. W. Webb, District Agent

J. J. Troybridge.