

those chapters and print them for wide public distribution? No. Did fire insurance spread this official verdict in the columns of the press—yes, at advertising rates? Not at all. It read, it patted itself on its back, and then bowed out of its office door the greatest opportunity for educational publicity it had ever had; and the newspapers kept pounding away, and the legislators continued to talk of and to pass valued policy laws and to agitate rate making proposals. There had been no circulation.

#### AN INSTANCE OF EFFECTIVE WORK.

On the other hand, the most effective piece of insurance educational work in recent years, has been done in the much harassed casualty field—and that, too, by an individual. It so happened that, late last fall, he—the president of a casualty company—was called upon to prepare an address on the proposal that the State assume the risk of work accidents, in other words, on State workmen's compensation insurance. The address was straightforward in style and comprehensive in scope. It was heartily applauded when delivered. But that was not all. Two hundred thousand copies were printed and sent to every public officer—50,000 or more—to every insurance agent, and to every newspaper, big and little, in the United States; and, after six months, that address is still discussed and still in demand. Indeed, from a rather close touch with the workmen's compensation movement, I can testify that that single address, with the follow-up correspondence which succeeded it, has been more potent in checking the tendency toward State insurance or employers' liability than all other agencies combined. It was circulated; it was followed up; inquiries were answered; debates by mail joined in. This is practical insurance education in the concrete—simple truth, clearly stated, widely circulated and followed up. When will some fire insurance executives do likewise? So much, by way of illustration, in answer to the question: How is popular insurance education to be accomplished?

This is neither the time nor the place to block out the details for such a movement. Money is needed—lots of it. Brains and enthusiasm—of many men, all over the country—also. Existing agencies within the insurance circle—the underwriters' associations of all sorts and insurance institutes like this—the press columns—for a consideration, of course—have you ever thought how potent toward reducing early prejudices and securing fair laws regulating the use of automobiles were the large appropriations of the manufacturers of that commodity for legitimate advertising?—civic organizations interested in the public welfare and a square deal—the widespread public playground movement cost its originator, the Sage Foundation, but a very little; the schools; popular lectures; public exhibits; in short, all the methods of a campaign through which the people—the voters, not their representatives—may be reached and informed; some, nay, all, of these methods are available. But, whatever is done, how so small or so great the campaign, it should be both right and downright as to facts and in methods all questions answered, nothing concealed, whether in the past or in the present, and, above all things, a full recognition of the patent truth that, in insurance matters, the people of the United States, somehow all come from Missouri, and must be shown.

#### THE ALTERNATIVE TO EDUCATION.

A pretty big program, say you? It is. But what is the alternative? In fire insurance, State made rates, from which State insurance is but a step; in life insurance, increased taxation, surely, and, because of the asserted ease with which it may be done, perhaps, in the end, State life insurance; in casualty insurance, at least in employers' liability and industrial health and accident, State insurance at one jump. Meanwhile, in all fields, there will continue the ever pressing danger of public investigations, which—whether merited, as was that in New York in 1905, or not merited, as in some, where high rates alone were the cause—are accompanied by shock and followed by prejudice or disaster. Will insurance, in these times, when its State, rather than interstate, character alone protects it from congressional investigating committees, and when the weather vane of our political economy holds steadily toward State socialism, wake up, get to work and go to the people?

My guess is that it will not, at least, not yet. Already divided into fields of assumed commercial activity by fences high and strong, business-seeking companies of one sort may be not unwilling to let the companies of the field where the danger is imminent do the work. Even in the same field, business jealousies may prevent that cohesion necessary to a general movement. "Get business, get business, get business," shouts insurance, and, in the clamor of the conflict, is unmindful of the storm just beginning to rumble. This was the mistake of life insurance before 1905. It should not be the mistake of insurance as a corporate system now.

Banking—finance—realizes the danger. It, too, is divided into fields, but they cohere. It, too, is struggling for business—deposits, not policies—but the struggle is now becoming secondary, not primary, to the threatening danger. Politically speaking, the citizenship of the United States is progressive—I had almost said radical, yes, almost socialistic. The vital issue is not between him that hath not and him that hath, but, rather, concerning the service rendered by existing agencies of service. Banking is awake and at work. It has its National Citizen's League, representing the system, organizing or organized, in each State, telling the people the facts, creating sentiment and sowing the seeds of conviction. Insurance needs the same thing. Not several, more or less active, legislative bureaus in its different fields, called by names which, like the bankers' league just mentioned, do not tell the truth; but, one big, frankly named, broadly representative and everywhere active institution devoted to popular insurance education.

In present conditions, such an institution must seem to you, as it does to me, yet a long way off. But, once it is organized, corporate insurance as a system will be a long way out.

The rumors that have been current in casualty circles that the North British & Mercantile Insurance Company is again taking active steps to bring over the Railway Passengers Assurance Company for casualty lines, is without foundation. The situation as regards the possibility of the Railway Passengers being entered for casualty lines in the United States remains exactly as it has been for the past year or so—N.Y. Journal of Commerce.