

words that I had put into his mouth, he wished he had never been born, at least he wished I had never been born. There is a legend around the state house that some years ago—a great many years ago—the head of one of the departments undertook in the absence of the Governor to respond for the Commonwealth of Massachusetts, and when the Governor, the next day, found what he had said in his behalf, he ordered a court-martial within twenty-four hours, and that head of a department, who was then an elderly gentleman, was sentenced by the court-martial which sat upon him (and it sat upon him heavily) to take out a life insurance policy for ten thousand dollars in the best company doing business in Massachusetts. There were then thirty-one of these companies transacting business in this commonwealth. The agent of each one came to this public functionary, and each one mathematically demonstrated to him that his was the best company. The result was, he took out thirty-one life insurance policies of ten thousand dollars each. They were the ordinary "whole life insurance." The result is that to-day, at the age of one hundred and one, he is paying his regular, lawful premiums upon thirty-one policies in the various companies.

MR. J. F. C. HYDE.—As I rise to speak here to such an audience as this, I am reminded of the colored man in Albany who was arrested for larceny and brought before the court. The judge happened to know him, and said to him, after the indictment had been read: "Sambo, have you a lawyer?" "No, sah, your honor; aint no lawyer, sah." "Well, have you money to hire a lawyer?" "No, sah; aint no money to hire a lawyer, sah." "Well, Sambo, what are you going to do?" "Well," says he, "as far as I'm concerned, I'm agreeable to stopping the whole proceedings right here." Well, now, so far as speaking is concerned, on my part, I am perfectly willing to do as he wanted to.

MR. HENRY M. WHITNEY, EX-PRESIDENT WEST END STREET RAILWAY COMPANY.—I am exceedingly happy to meet this company. I could not refuse the invitation extended to me by my friend, Mr. Carpenter—among other things, because it recalled to me my own experience with reference to life insurance. A little more than twelve years ago my father died, having \$10,000 life insurance. I do not care to go into the discussion of family affairs, but I will say at that time the fact that he had \$10,000 life insurance, and that it was promptly and cheerfully paid, and anticipated (my friend, Mr. Holden, who is here, holding one of the policies), was of the greatest assistance to me in preserving my father's estate intact. It was very much more important to me then than it is now; and I shall never forget, so long as I live, the great advantage that that \$10,000 of life insurance was to me in helping me at that time.

FRANK D. ALLEN, U.S. DISTRICT ATTORNEY.—I am reminded of a little incident where a life insurance agent attempted to be his own lawyer. It was not, I believe, in this State. He appeared before the court, and said: "Your honor, I would like to argue this case. I know all about the facts, and I think I can save the court some time if I present the case myself. Although I am well aware of the old French adage that 'he who argues his own case has a fool for a client,' nevertheless, I will risk it in order to save the time of the court." The court consented that he might argue his own case, and the agent did so. After he had finished he said to the clerk that he was called away to a distant State, and he would be gone some few weeks, but would leave his address, and trusted the clerk would send him word as to the decision of the court. He was well aware, he said, of that old French adage, but he thought he had saved the court some time. Within a few days he received a telegram from the clerk, saying, "Old French adage affirmed, with costs."

HON. ALBERT MASON, CHIEF JUSTICE OF THE MASSACHUSETTS SUPREME COURT.—Perhaps the legal fraternity have some advantages in appreciating the excellence of those engaged in the insurance business that are not shared by the community at large. I think it is a very important consideration that notwithstanding all the technicalities that would seem to bristle in the insurance policies, both of fire and life insurance, that there is practically so little difficulty in adjusting losses under them. Now I do not attempt, and I shall not attempt to enter the field of law relating to life insurance, and one of the reasons that I shall not is that the courts have very little opportunity to become

familiar with it. There is very little litigation growing out of life insurance. And if my brethren of the legal fraternity have come here to-night expecting to get many clients, I am afraid that this time the insurance men will get the better of them. There is a great deal more chance that they will get a customer than that the lawyer will get a client.

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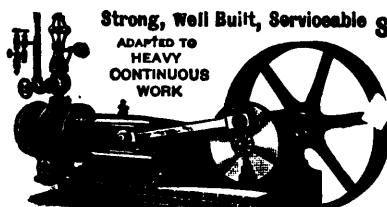
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