

Some Thoughts on Publicity.

From a Prize Essay by Mr. Charles E. Bent,
of Los Angeles.

The main effect of publicity upon any issue is to refer that issue to the popular tribunal. It is the essential working out of the democratic ideal—the ideal that found its splendid expression in the famous New England town meeting where publicity on all matters of public welfare was complete. It represents the extreme swing of the pendulum from the studied policy of the men of power in earlier times to cover up the truth, suppress the actual facts, and—to their shame be it said—to thrive and fatten upon the ignorance of the common people.

No unprincipled man or corporation, however powerful, can stand to-day against the will of the people. They must either reform or be crushed. This great fact is a notable triumph of justice and right through free speech and free press—righteousness achieved through publicity.

Through publicity also the policyholder has acquired sufficient light to be discriminating in his assurance investments. He knows the test by which every life assurance company should be measured. He has come to realize the essential mutuality of all life assurance; that the economy of his chosen company and the careful selection of policyholders will vitally affect the total cost of the commodity of life assurance to the company, and hence in exact proportion will affect the selling price to himself as a buyer of assurance.

Publicity strengthens the bonds of interest and confidence between all parties. Each transacts business in the full light of day. Each has an intense satisfaction

in the assurance that a thoroughly informed public will insist upon nothing less than fair play.

One great field of assurance publicity remains to be strongly emphasized—the supreme value to society of the life assurance itself.

Expense ratios and general assurance methods are, in fact, of lesser importance compared with the actual possession of adequate life assurance by the average man for the financial security of his wife and children.

The larger and fuller publicity of the future will place tremendous stress upon the prime importance of assurance itself, and the public will be aroused to act right. It will point the people to the magnificent work of the conscientious and forceful life assurance salesman; it will depict the immeasurable benefits accruing to bereaved wife and fatherless children—benefits often due solely to the persuasive eloquence and the determined insistence of some assurance men fully alive to the importance of his mission. It will declare the mighty influence of life assurance toward thrift and economy and its vast contribution toward the splendid life equipment of those countless beneficiaries of life assurance who at the outset, left untrained and dependent, will be numbered at length among the nation's wise and brave defenders.

A little Swede boy in a western school presented himself before the schoolma'am, who asked him his name. "Yonny Olsen," he replied.

"How old are you?" asked the teacher.

"Ay not know how old Ay bane."

"Well, when were you born?" continued the teacher, who nearly fainted at the reply:

"Ay not born at all; Ay got stepmutter."