STARTLING DISCLOSURES.

An Expose of Life Insurance Management and Insurance Companies.

The Western Rural has frequently referred to the enormous expense attending the management of life insurance, and to that still worse feature, the lack of safety in such insurance, as it has been conducted. We have taken pains to collect some startling facts in regard to the matter. It has been the fashion almost time out of mind for many who had families dependent upon them to procure a life insurance policy, by way of providing something for wife and children to subsist upon when death ordered the bread winner to depart to the world where one does not have to earn a living, pay taxes, read Tupper, or attend church fairs. Those who were poor insured because they had nothing but love and a life insurance policy to bequeath to their heirs; those who were rich did likewise because every other kind of riches occasionally take wings and disappear. Almost everybody, however, felt certain that the policy was a safe investment. The mild-mannered, unassuming and proverbially shy life insurance agent said so, and explained how self-sacrificing men had organized life insurance companies for the purpose of caring for their fellow men who did not know how to take care of themselves, and taking charge of any surplus money they might have. In brief, life insurance became the rage, and the man who failed to invest in it was considered worse than heathen and a fool into the bargain. A good many gentlemen with spacious souls and well-developed abdomens were found willing to wear themselves out, pro bono publico, in the exhaustive toil incident to the positions of president, secretary, treasurer, director, and what not of life insurance companies without any compensation worth mentioning. That these philanthropists did not work for pay will be apparent by the following bit of information concerning a representative of an "Old Line" Life Insurance Company, showing the miserable pittance with which it requites valuable services: Mr. Hyde, President of the Equitable of New York, testified under oath before the Legislative Investigating Committee that he was paid the wretched bagatelle of $7500 a year as salary. To be sure, he admitted, he had a little allowance—a sort of reward of merit—of $50,000 more, and then, in order to encourage him, he was allowed to receive $20,000 in addition from another concern, of which he was made "nominal" agent, in order to secure the inestimable advantage of his great name. But he only got $77,500 altogether, and the thirty-nine other officers of this corporation starved on salaries which ranged all the way from the sum for which poor Hyde slaved for two or three hours a day down to $1908 per annum. The foregoing figures certainly prove the disinterestedness of the official managers of the corporation referred to.

The history of these "Old Line" Life Insurance Companies furnishes some interesting statistics. Within the last twenty-seven years forty-five of them collected in premiums the comfortable little aggregate sum of $377,577,826, and paid out for death claims during that period $213,336,565. Between the foregoing sums is an inconsequential discrence of $664,220,743, which is somewhere, while within about the same period sixty-five other "Old Lines" supposed to have been as substantial as the everlasting hills have been swept out of existence. $101,430,235 of somebody's money went with them; and they left behind a broken promise or a downright lie for every misappropriated dollar. It is generally believed that figures are reliable witnesses. Conceding this, it is rather amusing to look over the annual reports of some of the smaller companies doing business in the State of New York. From these reports it appears that eleven of them have, during the four years last past, received in cash the aggregate sum of $27,939,465. This sum certainly should have paid all their losses and expenses, and added largely to their assets also; but those terribly truthful figures prove that while in some cases their liabilities have largely increased, their assets have diminished to the extent of $4,409,962, in the short space of forty-eight months. These exhibits make cheerful reading for a rainy afternoon for those who have their money locked up in the vaults of those monster corporations which build palaces with funds earned and expended the Lord only knows how.

At the rate at which the assets of the above mentioned companies are disappearing (their assets aggregate less than $40,000,000) it is easy to figure out how long it will take them to go the same way so many others have gone before them, that is, into the hands of receivers. The Mutual Life, another "Old Line" Company, in its report to the Insurance Department (under oath, be it remembered) shows among other things that its income for the past four years amounts to $60,943,263, while the total payments to policy holders for that period footed up $52,695,197, and that their assets increased during the same time but $9,538,663. The account stand thus:—

Total income for four years	$60,943,263
Total amount paid to policy holders in four years	$52,695,197
Increase of assets	9,538,663 — 62,198,860
"Gone where the woobine twineth"	$7,744,403

The Equitable reports as follows:—

Total income for four years	$39,045,456
Total paid to policy holders in four years	$30,995,702
Increase of assets in four years	10,781,631 — $1,777,336
"Departed for that bourne from whence no traveler returns"	$7,268,120

The New York Life makes this comfortable showing:

Total income for four years	$39,445,417
Total paid to policy holders in four years	$20,623,712
Increase of assets for four years	11,754,573 — 32,378,285
Passed up the spout	$7,067,132

The Connecticut Mutual deposes and says its total income for four years:

Income for four years	$33,034,209
Total paid for policy holders in four years	$24,944,399
Increase of assets for four years	2,810,089 — $7,754,488
Non est comatabus	$5,279,721

Just here an instructive mathematical problem is suggested in the order of sequence, and is especially referred for solution to those who believe that "Old Line" Life Insurance is a profitable investment. If these four companies squandered, as it appears, or got away with, or in some way effectually disposed of otherwise than legitimately $27,000,000 of the policy holders' money in four years, what sum would be required to represent the amount which the forty other companies of cormorants have taken from the people for no value returned in that time. One of the above model companies proclaims with pardonable pride that in 1882 it issued 15,089 policies, covering risks to the tune of $30,000,000, or over, terminated. They also neglected to state (inadvertently) that 1849 of their policies, covering $7,403,763, although made out in due and ancient form were never delivered to anybody, and that 1696 of their policy holders got their eyes open during the year and seeing the danger ahead surrendered their policies representing $8,439,383, while 3197 more sensible individuals allowed $10,992,985 to lapse.

The careful consideration of similar statistics has let a good many clear-headed men to ask of late whether this "Old Line" life insurance is not, all things considered, a rather expensive luxury. It would seem so to the unprejudiced mind, and yet the half has not been told. In this connection it may be well to mention that Mr. Shepherd Homans, who was for years the actuary of the Mutual Life, made in 1877, before an investigating committee of the New York Legislature, a startling statement regarding that company, from which the following is extracted: "I refused to audit an account which I thought was incorrect. There were false statements in it which led to an investigation of the dividend system of the company. They made a fearful blunder, and violated the charter and all principles of equity. * * * They made a fearful blunder, which has been corrected by the payment of $2,000,000 within a few months to rectify that blunder."

Q. "What was this mistake that cost them two million of dollars to rectify?" Mr. Homans—"It was by distributing the surplus of the company, in violation of the resolution of the trustees, and the decision of the referees, to whom it was submitted for final decision. What I complain of is, that the affairs of the Mutual Life are kept from the trustees. Mr. Vice-President McCurdy (now President) keeps the minutes, and I say that in reference to the Insurance Committee, about which I had most knowledge, that it was manipulated in such a manner that they could not know the truth of the matters before them! They were kept from them, and misstated time and again! What that company wants is a fair and full investigation, by disinterested persons on those allegations. I have made them in my official capacity as actuary, and they have been investigated and the facts have been proved. They have been condoned and covered up."

These $2,000,000, be it remembered, came out of the pockets of those who placed their money in good faith in what a disinterested investigation proved to be nothing better than an association of—let the reader say what. For further and interesting particulars see page thirty-two of the report of testimony taken before the New York Legislative Committee on Insurance, in 1877, by its official stenographer. In the course of that same investigation some suggestive questions were asked Mr. McCurdy, the president of this company, and the answers given are, to say the least, refreshingly cool. Q. "After your connection with the company were bonuses voted to the officers of the company? A. Yes. Q. How much was that bonus? A. I don't recollect. Q. Well, about how much? A. I think I got about $6000. Q. How long had you been connected with the company? A. Oh! I had been connected with the company over a year. Q. How much did the aggregate of the bonuses amount to? A. I have no recollection, sir. Can you give us within half of a million? A. Hardly." Exemplary philanthropist! He received, as near as his recollection will enable him to state, $6000 for and above the yearly salary for which he had agreed to serve the company and could not tell within half a million dollars how much of the money held as a sacred trust himself and his brother officials shoved down into the pockets of their jeans with an effrontery which would have made Mr. James, of Missouri, savage with envy, the whole having been charged up as dividends paid to policy holders. After perusing the foregoing the reader of ordinary intelligence will be apt to form a conjecture as to what becomes of those huge surpluses of which the "Old Line" insurance companies gather in and never account for, unless in course of cross-examinations on the witness stand, with the pains and penalties of perjury staring them in the face. It would be ungenerous perhaps to dismiss this great monopoly without explaining a little more clearly the extent to which it has proved itself a public benefactor. It paid last year, as appears from its reports, in "death claims including dividend additions," $4,743,153, while its interest receipts amounted to $5,078,765, and notwithstanding its interest receipts exceeded the death claims by several hundred thousand dollars, demanded and received from policy-holders the sum of $12,345,593. What did they do with it? Possibly voted another bonus.

One more pertinent inquiry is suggested by the statement of business of another well-known "Old Line" company. From that statement it appears that this company has realized from its interest receipts since June, 1860, $15,117,694.73, and paid for losses during the same period $10,388,222.92, yet they are collecting annually, according to their report, in premiums from their policy holders, $2,620,148. It must be borne in mind in this connection that the company makes its boast that its interest receipts more than pay its death losses and expenses. Is this surplus worked up into bonuses? In conclusion it is perhaps pertinent to ask why the people ever deemed it advisable to pay their money into institutions that never proposed to return anything beyond the simple interest upon it, and in many instances failed to do that.

In order to convince the reader of the unquestionable security of the funds held by those huge monopolists, it is interesting to read the testimony of Henry B. Hyde, previously referred to, President of the Equitable, given before the same committee. (See page 67 official stenographer's notes.)

Q.—How much have you had in the bank for the past six months? A.—We have variable amounts, from half a million to a million and a half.

Q.—When money is paid out by the company, what is the method of paying it out? A.—It always goes to the Financial Committee first, and secondly to the two officers.

Q.—Suppose you presented a check to the bank, by whom would it be signed; or, in other words, if your association was drawing a draft on the bank for $10,000, by whom would it be signed? A.—By two officers.

Q.—What officers? A.—Any two officers; by officers I mean the President, Vice-President, Secretary or Actuary, or Chairman of the Finance Committee.

Q.—Two of either of those could draw any amount? A.—Yes, sir; they are competent to draw money out of the bank.

Q.—Any amount you choose to draw? A.—Yes, sir.

Q.—You say it requires the action of the finance committee; is there anything to indicate to the bank upon which you draw that the action has been taken, except the signature of the two officers? A.—No, sir.

Q.—Nothing whatever? No, sir.

Q.—So that if to-morrow your assets are a million and a half, and a check should be presented, signed by yourself and either of the other officers of the association, that amount will be paid upon the check? A.—Yes, sir.

Q.—Is there any direction to the bank, or any instructions which forbid their paying an unlimited amount upon the check of the two officers of the company? A.—No, sir.

If the gentlemen who run the "Old Line" Life Insurance Companies were not disinterested, self-forgetting mortals, always on the look-out for an opportunity to do good, without any sordid notion of making money by it (as the patient student of insurance reports must be convinced) there would perhaps be grounds for apprehending that a couple of enterprising officials might dispense with the "bonus" voting formality, check out what funds the concern has in bank and vanish to parts unknown, as did Mr. Frost of the goneup Continental. But happily there are no more Frosts in official positions, and anyhow Mr. Hyde would not be associated with any gentlemen who were not like Cæsar's wife, above suspicion. Amen.

Every close observer has become satisfied that the "Old Line" Insurance Companies are fast losing their hold upon the hearts of the people, and with the foregoing array of facts before him the reader will naturally conclude that it was high time the hearts of the people were turned from following after these strange gods.

The "Old Line" Insurance Companies, reporting to the Insurance Department, of New York, in 1882, issued 91,945 policies insuring $267,511,216. During the same year 57,879 policies insuring $159,958,024 terminated. This was an excess in terminations over the preceding year of 2,521 policies covering $12,974,374 of risks. Six companies show a decrease of $5,329,265 compared with the previous year. The foregoing abundantly proves the growing unpopularity of this kind of insurance. The endowment plan has also been weighed in the balance and found wanting; this is evidenced by the fact that at the close of last year out of 661,458 policies outstanding, 505,252 of them were life policies, and only 136,976 were endowment. But while the "Old Line" Life Insurance Companies are rapidly depreciating in the estimation of the discriminating portion of the community, another kind of corporation has arisen which appears to have been intended to benefit the party insured as well as the company making the insurance. They are known as assessment companies, and they were the result of an absolute demand on the part of society for something of the kind.

The time has been when people paid the insurance agent whatever he demanded without gainsaying very much, as people promptly and cheerfully respond when a masked gentleman on the western frontier politely requests them to "stand and deliver," but that day has gone by, and in this practical age people begin to inquire what insurance is actually worth, just as they ask the price of flour and potatoes, and do not propose to pay fancy valuations. Sensible men reasoned that if the managers of the "Old Line" Companies could erect his most expensive buildings and make themselves millionaires by self-presented bonuses, that life insurance could be furnished at greatly reduced rates than heretofore demanded for it. This conclusion was confirmed by a recent discovery as to the business experience of one of the largest companies in the United States for the last thirty years. It was found that during that period the average amount paid for death losses to the assured was but $9.55 per thousand, while the same company has continued an average charge of $39.52 per thousand. This "old liner" insists in the face of uncontradictable evidence that insurance cannot be given any cheaper, but the public has ceased to believe the story.

The Hon. Eugene Pringle, Commissioner of Insurance for Michigan, an accomplished actuary, and a gentleman who is entirely beyond the peculiar influence which the "old line" companies so often manage to exercise over insurance experts, expresses the opinion in his report dated Aug. 10, 1883, that the actual cost per thousand for insuring a man at the age of 40 should not exceed $9.72.

The foregoing facts are worth reading, and worth remembering.—Western Rural.

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NYE ON T. JEFFERSON.

The Author of Simplicity and His First Client—T. J. as a Fiddler.

Thomas Jefferson, esq., the author of a popular brand of simplicity, was born in Albemarle county, Va., April 13, 1743. His family were of Welsh extraction, having been successfully extracted from Wales prior to 1619.

His father was Peter Jefferson, and his mother was a Randolph from away back. Peter Jefferson was the father of nine children, and his wife was the mother of an equal number, of which Thomas was the third. In 1757 P. Jefferson died, leaving his son 1,900 acres of land to pay taxes on. The son also received thirty slaves on the death of his father, and by selling of a yearling or two-year-old slave every spring and fall, Thomas was enabled to attend college and polish himself. At the age of 24 years he graduated in law under George Myrtle. He became a good lawyer and a fluent collector of fees.

It is not generally known, outside of Mr. Jefferson's family and a few personal friends, including the writer, that Thomas was somewhat given to the violin habit, yet such was the case, the violin case perhaps, but we are not here to write flippantly of this great man. Let us not try to be funny over the weakness of one who, whatever may have been his peculiarities, was the originator of a system of Jeffersonian simplicity and offensive partisanship which has made our broad land rear up on its hind feet like a great rock in a weary desert.

Mr. Jefferson could rapidly play "Gray Eagle" and the "Devil's Dream" at the age of 19, and up to the day of his death was passionately fond of practicing on the violin in a dark room and then attributing the sounds to some one else.

He practiced law for eight years with great success, starting in by renting an office and looking out of the window thereof for six months, when one day a poor widow woman with a carload of children came in and fell on his neck weeping in a desultory manner, which took the starch out of Mr. J.'s shirt frill.

"Ah," said the author of "simplicity," "why do you come in here this way, dear madam, and weep all over me when I am engrossed in business, and worried with my large practice?"

"Alas!" said the woman, with a fresh snort of woe and a wild wail of wet anguish, once more inserting her surcharged orbs in Mr. Jefferson's bosom, "alas, I am undone!"

Spoiling Mr. J.'s shirt frill.

"So is my shirt frill," said Mr. J., as he mechanically threw her from him, and proceeded to wring out the moist and depressed ornament.

Calming her with kind words, however, and reviving her by holding a bottle of home made ink to her nose, he asked her to tell him her case speedily, as his time was very valuable, for he expected another client the following spring, and so he could not delay.

Briefly, she was accused of murdering some people, and she needed the help of a bright, young lawyer to convince the filibuster jury that this was not true.

Mr. Jefferson took the case, and by a system of changes of venue, continuances and appeals, succeeded in piling up such a load of costs on the county that the prosecuting attorney was glad to dismiss the defendant. From this on Mr. Jefferson's success was assured. He got so accustomed to speaking in public that his mouth did not get dry any more, and he could easily talk for hours upon political subjects. As a speaker he had wonderful staying qualities, and would frequently remain long after every one else had gone home. The biographer says that before he left the bar Mr. Jefferson's practice was worth £500 sterling per annum.

He married, Jan. 1, 1772, Martha Skelton, a young, beautiful, accomplished and childless widow, daughter and heiress of a well known Virginia lawyer named Wayles, a distant relative of F. Wayles, now in Great Britain. Mr. Jefferson was always kind to his wife and never reproached her because she had been an heiress. He said that a woman had just as good a right, under the Virginia law, to be an heiress as a man had, and he would not taunt her with it. He simply said to her, "Go and sin no more." He said that, as for himself, he would not be the first one to cast a stone at an heiress.

Mr. Jefferson was at one time a member of the legislature and did much good work while there. He was instrumental in abolishing the laws relative to entail and primogeniture. He also greatly improved the existing game laws, making it a felony to turn a jack from the bottom of the pack.

During the war one of Jefferson's estates was pillaged by the forces under Cornwallis, and Tarleton's cavalry boarded at his Monticello place several days, contrary to Mr. J.'s wishes. Upon the death of his wife, in September, 1782, he accepted an appointment as plenipotentiary to France.

"You replace Dr. Franklin," said the Count de Vergennes to the new minister.

"I succeed Dr. Franklin," said the great inventor of Simon pure simplicity; "no one can replace him."

The historian says that Mr. Jefferson made a good minister. He not only performed the usual duties, but he sent over seeds, plants, shrubs and blooded hen's eggs to his native land, acted as correspondent for the papers, and wrote a book called "Notes on Virginia."

He returned to Virginia in 1789 and was soon appointed, by Washington, secretary of state. In 1796 he was elected vice-president, and in 1800 he was chosen president of the United States. He now began to introduce Jeffersonian simplicity and wear yarn mittens while doing his chores. As a president he won many friends, and office seekers from all over the Union came to him frankly and told him they enjoyed his administration, oh, so much. Jefferson refused the nomination for a third term, and March 4, 1809, he retired to his beautiful reserved seat at Monticello, where he practiced on the violin and wrote autographs for a grateful people.

Mr. Jefferson was tall and well formed, being about the height and general tout ensemble of the writer, parting his hair in the middle, also in a similar manner to that so much affected by the humble writer of these lines. He had sandy hair and a gritty disposition, also a benevolent expression of countenance, which often misled people who came to him for the purpose of indorsing his administration and securing the postoffice in their own town. He was a good citizen, a kind hearted man, and loved his country first rate. A great many believed that had anything happened to prevent Washington being the father of his country, Jefferson would have been a good man for that place.—Bill Nye in Boston Globe.

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GOOD TO RETURN UNTIL OCTOBER 5TH.

ON OCTOBER IST AND 2ND.

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