

A SOLICITOR'S ARGUMENTS FOR BUSINESS INSURANCE.

A solicitor of a large steel plant put before the Board of Directors his recommendations concerning business insurance. His reasons for his recommendations are stated concisely as follows:

"As counsel, I recommended it for the reason that we could not lose any of our officials without severe financial loss, and for the following additional reasons:

"For the credit it gives us.

"Because I believe it is as essential for all corporations to carry business insurance on their officers as it is to carry fire insurance on their property.

"Because a prominent banker here in Wilkes-Barre, George O. Motter, cashier of the Hanover

Bank, recommended it as a safeguard to our business and a help to our financial standing.

"Because I am informed that all the Federal Reserve Banks are requesting information from their applicants for loans as to the amount of life insurance carried by the business or the individual.

"Because of the statement by Mr. Hepburn, the great banker, as to its necessity for a corporation.

"Because generally it is a business necessity.

"Because the whole trend of banking in the United States to-day is toward more scientific study of the borrower's responsibility, the development of standard forms of security and the reduction of rates of interest.

"Because as an attorney for private as well as corporate interests, I realize the financial stability it gives, especially where there are obligations."

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APPLICATIONS FOR AGENCIES are invited from responsible persons.