

New Life Insurance In 1924 Shows Huge Growth

Former Thrift Records Are Smashed; "Life Insurance Is Becoming a Habit with the American People," Authority Claims.

NEW YORK (By the Associated Press)—Leaping far ahead of all former thrift records the American people are buying approximately \$13,500,000,000 of life insurance this year, according to a report submitted at the opening of the Eighteenth Annual convention of the association of Life Insurance presidents here, Walter L. Crocker, president of the John Hancock Mutual Life Insurance company, of Boston, who is the presiding officer of the convention, added that this year's total of new paid-for insurance will exceed that of 1923, the former record year, by fully \$1,000,000,000, an increase of eight per cent. Mr. Crocker emphasized to the insurance men that this thrift record had been achieved by the people during a year in which the general business of the country has been on the whole adverse.

The insurance executives in attendance at the convention came from practically all states of the Union and from several of the Provinces of Canada. The official estimate is that at least 30 per cent of the old line life insurance in force in the United States is represented at the convention, which will be in session two days. Federal, state and provincial officials are joining with the life insurance executives in the discussions, which involve numerous aspects of public relations of the business to national problems. The financing by life insurance investment funds of agriculture, of housing and other buildings in cities and the support of the country's transportation system are among the matters being considered, all under the general theme of "Sound Public Opinion the Nation's Great Reserve." Attention is being paid also to various public health problems involved in the current mortality of the country, as reflected in the death claims of the companies for 1924.

Becoming a Habit.

"Life insurance is becoming a habit with the American people," said Mr. Crocker, in presenting the year's results in new business to his fellow executives. "They are now annually taking nearly four times as much of it as they were doing ten years ago. The new life insurance already written and to be written in 1924, that is definitely known for ten months and closely estimated for the remaining two, will reach \$13,500,000,000 or an increase of eight per cent over the wonderful year preceding. This will form the greatest record in life insurance history. Whether it will in turn be exceeded must depend upon several factors, but it is interesting to recall that since 1914 each year but one (1921) has shown a material gain in new writings over the previous year.

"Analysis of the year's new insurance shows the following divisions, with each class showing gain: ordinary \$9,150,000,000; industrial \$2,500,000,000, and group \$1,420,000,000. The ordinary will exceed last year by \$570,000,000, or 6.6 per cent; industrial by \$275,000,000, or 11.4 per cent. Life insurance is not visiting the American people. It has come to stay.

"When we say that the institution of legal-reserve life insurance in North America today is made up of \$5,000,000,000 people, insured for a total of \$64,000,000,000 which is the value these people have placed upon themselves, in 300 companies which hold in trust for their policyholders assets in total more than \$10,000,000,000, and employing

FINERY LURES SPANISH WOMEN

PARIS, (AP)—A celebrated Parisian dressmaker was talking the other day of the various foreign women, Spanish, Italian, American and English, who crowd the shops of the French capital. Long experience had given her definite ideas of the characteristics of each group of customers.

"The tall, dark, flashing-eyed woman whom the poets have called 'the fierce tempered Spaniard' becomes merely a weak little woman when she is shown pretty dresses," said this observer of human nature. "When prices are quoted, even if they are high, she goes through the mental process of translating the francs into pesetas, and is immediately aware that she is getting a bargain. Like the Italian woman, she never haggles over the cost; under no circumstance are these southern women willing to give the impression that they cannot afford a little caprice in the way of a creation worth from 5,000 to 10,000 francs.

"Furthermore these women do not come to Paris to have dresses made according to the traditions of their own countries, so they bow to French taste and never make suggestions to us; they take what we offer.

"The American woman, on the contrary, often attempts to impose her will upon us," continued the dressmaker. "It often happens, however, that in spite of the power of the dollar we do not yield to certain fantastic requests of our American customers which, if carried out in their dresses, might compromise our reputation as classic dressmakers and infallible tailors. The American woman is not a perfect customer by any means. The majority give us only the address of the hotel in which they are stopping. This would be a detail of slight importance if the bills were paid upon delivery, but a great number of them leave Paris without having settled, and we have nothing to do but wait for a check dated from some city of the new world. But they invariably pay.

"The English women alone are perfect customers," concluded the dressmaker. "They never bargain and they always pay cash. They are almost all 'great ladies in their own land,' either through birth or marriage. A middle class English woman would never think of com-

"Pig Thou Art, to Pig Returneth"



A. Duane Billings of Enid, Okla., is a sausage sculptor. He can take ordinary pork sausage and "sculpt" it into any shape or form. His bulkiest achievement was a life-like model of a baby elephant, weighing 200 pounds. His studio is a refrigerator. Here he is shown with a sausage figure of a pig.

ing to the rue de la Paix for her dresses; she knows she cannot.

Mails Soon to Carry American Groceries Throughout Germany

HAMBURG, (AP)—The German housewife is soon to be given the opportunity of ordering American food by mail and having it delivered to her doorstep by fast freight from a general distributing warehouse to be established in Hamburg. The promoters of the scheme promise that the system will be in operation within a few weeks, and this despite the opposition that has arisen among members of the grocery trade organizations who contend that the mail order business will work great hard-

ship upon them.

The sale of American lard, bacon, flour, dried fruits, canned goods, evaporated milk and a large assortment of other staples is to be handled by a consumers' cooperative society organized for the purpose. It is proposed to serve families all over Germany.

LADYBUG IS FRIEND TO ORCHARDISTS

LOS ANGELES, (AP)—The little brown insect that for years has been the children of the country singing "Ladybug, ladybug, fly away home," now is free to follow this bit of juvenile advice.

The insect may turn its thoughts towards home because it has about completed its work in Southern California by wiping out the mealy bug, a citrus fruit pest, which for years has preyed on the orange orchards of this territory, according to citrus entomologists here.

The pest, a cold or scale insect, especially of the genus Dactylopius, accumulates on the fruit tree forming a scale of flour-like substance.

Bandon Sued for Damages

MARSHFIELD, Ore.—For the death of his son, 13, killed by an electric shock when he grasped a hanging wire, Alex Sandstrom has filed a claim of \$5000 against the city of Bandon. The council passed a resolution to reimburse Mr. Sandstrom to the amount of \$750 the cost of the funeral and other expenses. Attorney Sherwood D. Cougle, representing the father, said the offer would not be acceptable.

Sinking of Rum Boat Revealed History of Its Romantic Career

SAN PEDRO, Cal. (AP)—With the sinking of the rum ship *Guilla* off the coast of Northern California recently, it was revealed here that the vessel had a history of romance and adventure and was said once to have been owned by a king of Spain. Here is her history as told on "the bench."

When built 40 years ago for the Spanish king, the graceful clipper yacht, equipped with gold fittings and priceless draperies, was the envy of European royalty.

From the service of the king the vessel passed to that of an English merchant prince, then successively to war service, to a band of British adventurers who called her the *Frontiersman*, and finally, after the adventures went bankrupt at San Pedro, into the liquor trade.

She was not wanted by the legitimate lines of shipping, because she

was a coal burning vessel on an oil burning coast. Her decks equipped with machine guns to keep away hijackers she sailed for Havana under the new name of *Guilla*. Returning from Cuba, the *Guilla* ran out of fuel off the west coast of Mexico. Her cabin was torn down and fed to the boiler fires, and as a last resort part of her rum cargo was fed to the flames a bottle at a time.

At Ensenada, Lower California, 35 tons of coal were obtained, and the crew prayed that this fuel would take them to Vancouver. But her progress was retarded by a storm, and again the *Guilla* ran out of coal. She floundered at sea, a forbidden visitor to the nearby California shores which alone could give her aid.

The one-time royal clipper yacht went to the bottom, an abandoned rum runner, scuttled by her crew, reports say.

All the members of the crew were rescued by a passing ship and brought to San Francisco.

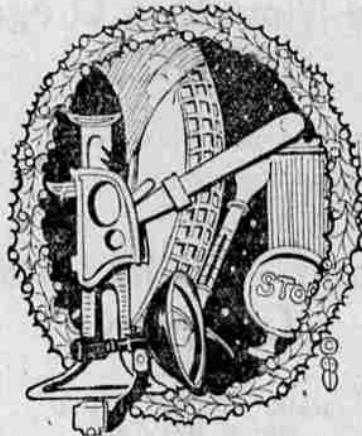
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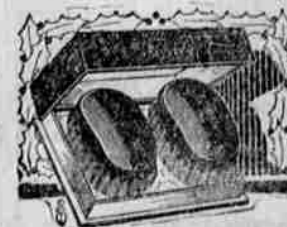
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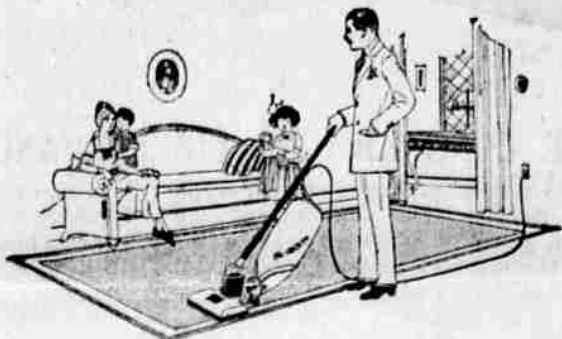
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