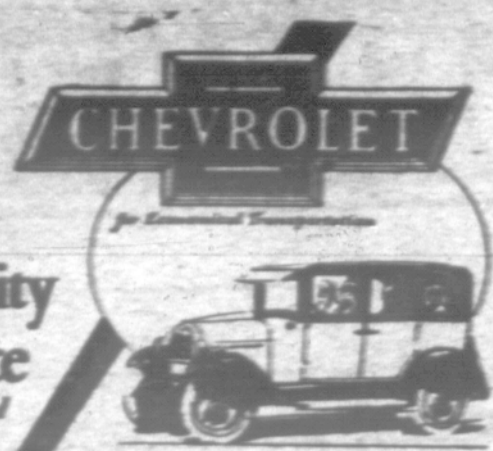


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**INSURANCE SERVICE EXPANDS**  
Insurance Protection Stands as Basis of Business Credit Today

In an interview in the San Francisco Examiner, W. E. Mallon, general manager of the National Board of Fire Underwriters, gave a brief sketch of some of the problems which the Insurance Business must meet in serving the public. He said: "Not so many years ago the average person merely thought of insurance as applying to fire and life losses. The insurance business today, however, is much wider in scope than that. It stands as the credit lacking of practically every business transaction. Insurance companies have to meet the demands of a more complicated social structure in a hundred different ways. Where fire insurance used to be the principal source of revenue of many companies, today it is merely one phase of insurance protection which these same companies must offer."

Twenty years ago, an owner took fire insurance; today, to have any kind of satisfactory protection, he must take, in addition to fire insurance, theft insurance, collision insurance, property damage insurance which his automobile may inflict on the other fellow's car or property; and public liability insurance to protect him in case he injures an individual. In other words, here are five kinds of insurance on one line of business which has developed in the last twenty years.

It has been necessary to furnish as many or more kinds of insurance to unnumbered individual industries and businesses, as to automobiles. Today, insurance companies are wrestling with the problem of protection in the field of aeronautics. No one knows what the risk will be, but we all believe that in the next ten years passengers and even freight, will be moving across the country by airplane or airship. Immediately, the insurance companies will be asked to cover the risk, and they will meet the situation as they have met the demand for their service in every change and expansion of business.

From this brief outline, it will be seen that insurance protection virtually stands as the basis of credit in all commercial transactions. It is a self-evident fact that such rapidly changing conditions as we experience in this nation, must of necessity complicate the rate-making problems of the insurance business.

An average of rates which was practical for all purposes ten years ago, may today be too high, too low, or completely out of date for the property involved. Insurance must rely on the law of averages in arriving at rate schedules, but the average of accidents and fires is subject to change.

An expert of Washington's bureau of standards says that before long we shall have letters instantly transmitted by radio, so that the receiver will obtain an autographic duplicate as soon as the original letter is filed at a post office. The transaction will be as seamless and impersonal as the sending of a telegram, but much speedier. Those who lament the decay of polite correspondence and declare that it is one of the lost arts will have an additional grievance. For the familiar handwriting of a friend conveys at once the sense of contact with his breathing individuality. But it is not likely that the radio letter will be permitted to destroy the tender grace of the hand-written message. For even the highly useful typewriter has not yet supplanted the pen entirely and made chirography superfluous.

Edison is a mighty poor example for the youth of the land. The trouble is that he is imitable. Plenty of youngsters are prepared to admit that by taking time and trouble they can invent astonishing machines, but when it comes to calling a piece of toast, some milk, a spoonful of oatmeal and a sardine a full meal there are no takers. That's no sort of diet for a modern, high-speed inventor, says the Baltimore Sun. Being a wizard, Edison can get away with it, just as he probably gets water into the tank as well as the radiator of his car, but the ordinary fellow is going to stick to ordinary fuel.

State, municipal and mutual movements to secure ample and sanitary housing for the present tenement class and cellar dwellers in cities, and to stimulate and aid home-ownership all over the map, are measures of the wisest economy, conservation and promotion of protective patriotism. They have the ardent aid and enthusiasm of the publicists and pressmen of the nation that have vision and human sympathy, says the New Orleans States. They promise great benefits to cleaner living and purer citizenship.

A Detroit man won a house offered to the person who would estimate closest to its cost, \$14,490.72. His estimate was \$14,490.02. What in the world is that could be added or taken away from the cost of a house today that would be a matter of only ten cents?

A German newspaper tells its readers that there are rifle ranges in the basements of American school buildings where we train our boys to be soldiers. They're still wondering, over there, how come we shot so straight.

Some of our so-called breakfast nooks would just about hold an old-fashioned platter of corned beef and greens.

We about the word conscience because we have not clearly thought out precisely what the function of the conscience is. When you hear the admonition, "Let your conscience be your guide," it is well to pause and consider in how far that moral directive power can guide you. If you will regard the conscience as the moral ruler inclined always toward the right and away from wrong, you may let it have sway, says the Jewish Life. But it can act properly only when and after the developed judgment has determined what is right. The conscience is the moral consciousness which urges you to do right, as your judgment determines it, but the conscience itself has no part in making the moral judgment. If this distinction be kept clearly in mind we shall be well equipped to avoid the common error of trusting all to what is called conscience as if that inner self had some innate power of judging what is right and what wrong.

The silk industry in the United States has enjoyed a remarkable expansion since the beginning of the century and particularly since the war. According to estimates of the tariff commission in a recent publication on the industry, the world consumption of raw silk has increased in the last decade from 90,000,000 pounds to 130,000,000 pounds, writes Arthur F. Lucas in the Anatol. By far the greater part of this increased consumption has occurred in the United States. In 1924 we consumed 65 per cent of the silk used in all countries except in China and India. In 1925 we consumed 75 per cent. The most important question which the industry is facing today is whether this expansion has been justified by fundamental economic conditions or whether it has been so far too rapid that a period of retrenchment is now necessary.

The world is progressing. It now spends more money for face powder than for gunpowder.

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**PEPPERMINT FLAVOR**  
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Bankers who are careless seem almost to invent consciously ways in which to make their businesses the more destructive. The aviator who carelessly tosses lighted cigarettes from his plane as he skims the empty space represents a danger not in fire hazard. According to an Ohio farmer, a Midman who flew over his barn recently was responsible for setting it on fire and causing a loss of \$10,000. Possibly this is not the only instance of the kind. As flying becomes more and more popular it appears likely that the matches-smoking hazard-literally will be hanging over the country all the time.

Anthony H. G. Fokker is now building an air "digger" capable of accommodating from thirty-five to fifty passengers, the giant plane being designed for flying in the United States, says the Louisville Courier-Journal. The aerial palaces, not a rarity in Europe, is virtually unknown in this country. The Fokker "digger" may therefore prove an expanding for commercial aviation on this side of the Atlantic.

A more and more reckless disposition is asserting itself among congressional politicians. One of these days some orator will say something making it the duty of the Post-Office department to exclude an edition of the Record from the mails, thereby increasing the publication's general circulation amazingly.



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