



The LINCOLN Bulletin

Published weekly for the Field Representatives of

The LINCOLN NATIONAL LIFE INSURANCE COMPANY, Fort Wayne, Ind.

No. 80

Joyeux Noel!

December 20, 1954

PLAN NOW FOR LINCOLN MONTH!

February Offers Unique Promotional Opportunities

YOU, as a Lincoln representative, will enjoy a full month of natural promotional opportunities in February, Abraham Lincoln's birth month. Available to you is LNL's fine supply of dignified and authentic Lincoln promotional materials which, although obtainable throughout the year, are especially timely for February use. These items plus the consulting service of the Lincoln National Life Foundation, can make you the natural source of Lincoln data in your community. Plan now to take full advantage of the opportunities offered you in February.

THE LINCOLN NATIONAL LIFE FOUNDATION

On Lincoln's birthday, February 12, 1928, your Company established the Lincoln National Life Foundation for the purpose of fostering interest in Abraham Lincoln and contributing to Lincoln lore through original study and research.

The Foundation, now the center of Lincoln information in America, is under the direction of Dr. Louis A. Warren, outstanding Lincoln historian and author. Our Home Office building houses the largest collection of literature ever assembled in one place about one man (Biblical characters excepted).

As the personal representative in your community of the Lincoln National Life Foundation, you can be of service in all matters pertaining to Lincoln—and at the same time create desirable personal publicity and contacts.

WHAT YOU CAN DO

This bulletin describes much of the Lincoln material at your disposal and suggests ways in which it can be used to advantage by you, not only in February but throughout the year.

There are five basic activities available to you. You can—

1. Secure newspaper, T.V., and radio publicity.
2. Use Lincoln displays.
3. Work with the schools.
4. Contact program chairmen.
5. Cement your regular contacts.

NEWSPAPERS, TV AND RADIO

Newspaper editors and TV and radio station program directors are good people to know. They work with media that reach large numbers of people in your community.

Again available for radio broadcast are the two Lincoln talks by Dr. Warren on transcription discs. The reception given these transcriptions when they were introduced last year proved that radio stations are interested in talks of this type as a public service activity—particularly a Lincoln talk on Lincoln's birthday. Here is an opportunity for you to offer your local radio station one or two recorded talks by LNL's nationally known Lincoln authority. Both talks, which are designed for 15-minute programs, are on one

transcription disc, thus offering the station a choice of subjects. On one side, Dr. Warren speaks on "The Eloquence of Lincoln." This 13-minute, 25-second talk reveals and explains the origin and evolution of the Gettysburg Address and other outstanding Lincoln orations. The second talk is "America's Darkest Day," 12 minutes, 25 seconds, in which Dr. Warren explains how the assassination of Lincoln changed the social, economic and political life of the nation. **The number of transcriptions is limited and they are loaned to you free of charge on a first-come-first-served basis.** Please request a transcription only if you feel it will be used. The length of the talks permits the local station to add the necessary introductory and closing announcements and credits within the 15-minute period. There is no Company mention in either recording. Directions for you and information for the radio station accompany each transcription. **Records must be returned as soon as possible after use so they will be available to others.**

For both newspaper and radio use there is a compilation* of interesting, unusual facts about Abraham Lincoln which can be used in

(Continued on page 3)

*Can be ordered from Agency-Supply. No cost.

CLOSING DATE FOR 1954 PAID BUSINESS IS DECEMBER 29

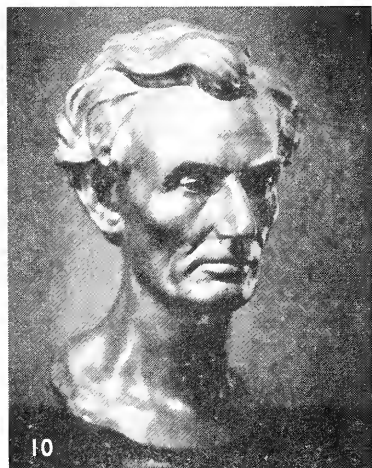
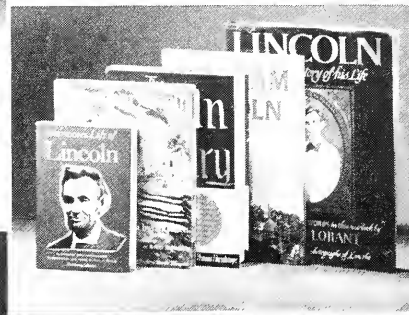
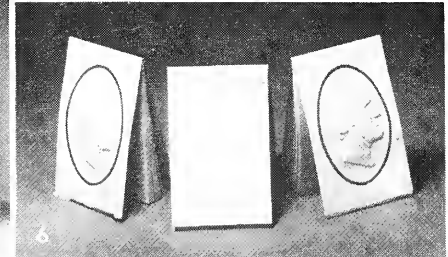
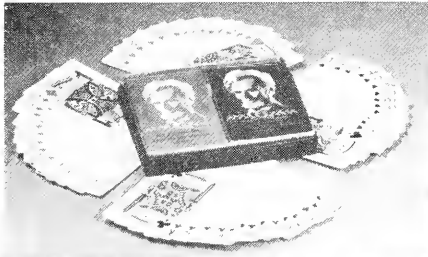
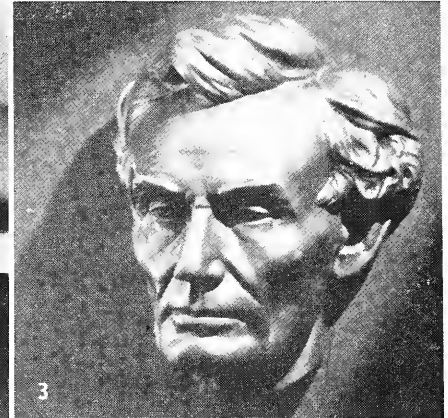
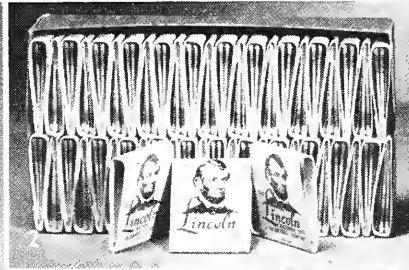
At the end of the year, all business to be counted in the year closing must be submitted in sufficient time for the Home Office to complete the work of issue and to receive the first premium on or before Wednesday, December 29. No remittances received after December 29 will be counted for the year just closing, but will be credited in the year following.

All business to be paid for must be completed in every respect. Any supplements or additional requirements necessary must be in the Home Office on December 29.

Business produced by agents operating through branch offices must be in the Collection office cashier's hands in sufficient time so that his reports will reach the Home Office on or before December 29.

In view of delays in the mails at the end of the year, payments should be mailed as early as possible.

POPULAR LINCOLN ITEMS



- 1. Rebeck book ends.
- 2. Book matches (imprinted).
- 3. Head by Volk.
- 4. Lincoln playing cards.
- 5. French book ends.
- 6. Score pads (imprinted).
- 7. Transparent plastic paper weight.
- 8. Popular Lincoln books.
- 9. Gavel from Lincoln birthplace farm.
- 10. Bust by Volk.
- 11. Pyraglass plaque with base.
- 12. Solid walnut paper weight.
- 13. Bust by Bastiani.

See enclosed order form for a complete list of items and prices.

Plan Now

(Continued from page 1)

many ways. It is tailor-made for the feature editor or program director who wants to present some little-known facts about Lincoln on February 12. Here is another interesting possibility. Some papers feature local columnists who present unusual facts about interesting people in the community. Perhaps you can qualify as a subject for one of these columnists by providing him with little-known facts about Lincoln. Then he can refer to you as the man who provided the information, etc.

The advantage of making such contacts as well as the great interest in Lincoln information was recently demonstrated when LNL representatives were urged to tie in with the issue of the new four-cent Lincoln postage stamp by supplying information to newspaper columnists and radio and TV news commentators. In most cases this information was well received and many columnists based an entire column on the Lincoln material.

You have much other Lincoln material — four Lincoln speeches (for local live broadcasts), fifteen Lincoln leaflets, many authoritative booklets and a Lincoln questionnaire listing answers to 100 questions most often asked about Lincoln. Even more important, you can secure direct from the Lincoln Foundation authoritative answers to many unusual Lincoln questions. Dr. Warren has Lincoln information catalogued in more than 4,000 sub-

ject classifications and is ready to help you establish yourself as the center of Lincoln information in your community.

Don't overlook the great popularity of TV. The Lincoln displays lend themselves well to this medium. The cabin display, the hands display, the international Lincoln display—all can be used as part of an interesting and authentic Lincoln presentation. There is an interesting story behind each display, a story which may cause the program director to want to use it. For more details see the descriptions of these displays. Contact your local TV station's program director. Show him what you have and let him carry the ball.

LINCOLN DISPLAYS

Pictured here are six Lincoln displays which have proved to be highly effective in securing publicity. They vary in size and style and can be adapted to a wide variety of uses. They can be used in:

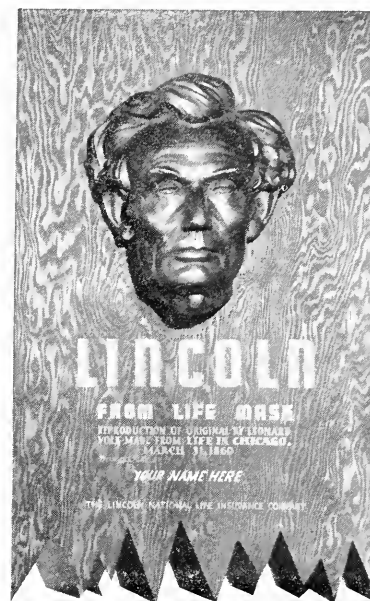
1. Store windows, large and small.
2. Lobbies of office buildings, banks, hotels, theaters, large restaurants, and post offices.
3. Booths at fairs, merchandising shows, etc.
4. Book or picture sections of department stores.
5. Public libraries, universities, business colleges, schools, public buildings, lodge rooms, and clubs.
6. Private and public museums.
7. Lincoln Day meetings.
8. TV presentations.

Note: Space for your own imprint is provided with each display. You can arrange to have this taken care of locally.

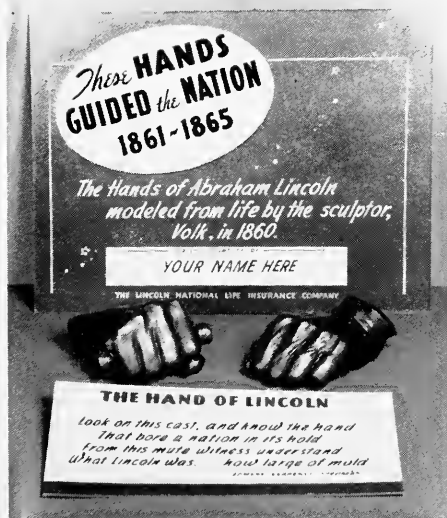
Lincoln Cabin Display

This exhibit which reproduces in miniature the Lincoln birthplace farm is a real attention-getter. The cabin and fence are made from wood cut on the original Lincoln farm, near Hodgenville, Kentucky. The red earth which accompanies the display also comes from Lincoln's birthplace.

(Continued on page 4)



Lincoln Head Display.....\$4.00



Lincoln Hands Display.....\$3.00

Placards alone (per set)..... .50



Lincoln Cabin Display (complete).....\$2.50

Placards only (per set)..... .75

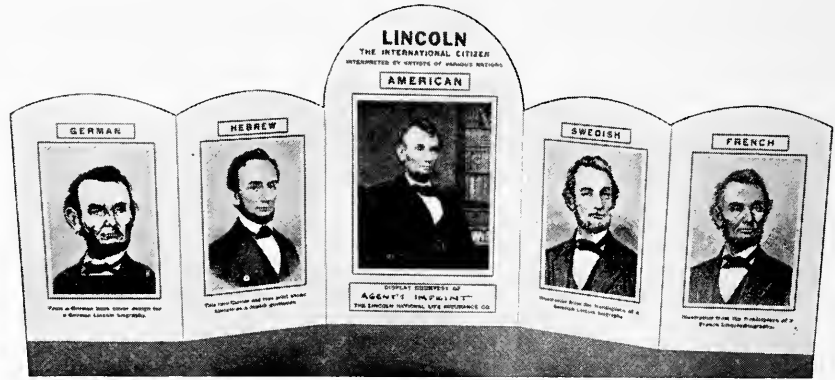
Plan Now

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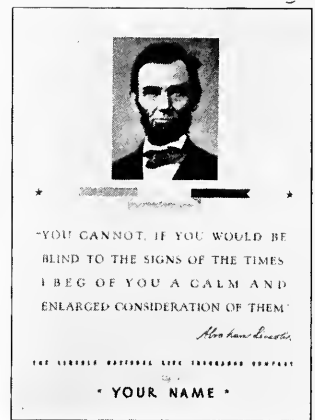
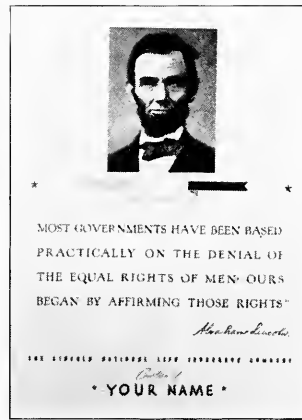
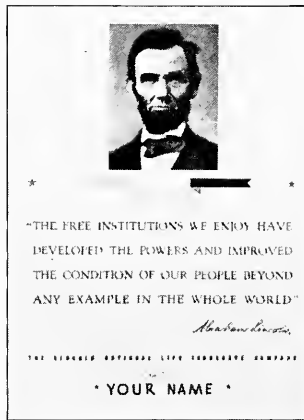
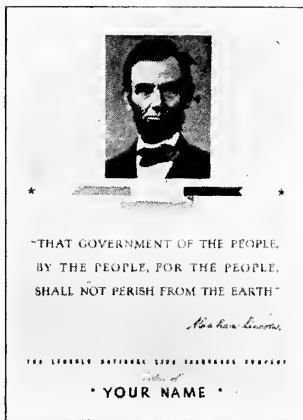
Designed for a space approximately 40" x 50", the exhibit comes to you complete with descriptive placards with space for your imprint.

The Lincoln Head Display

This striking exhibit, suitable for walls or windows, features an impressive Lincoln head reproduced from the original life mask by Leonard Volk. It is mounted on walnut stained plywood. The background board, 18" x 30", contains explanatory copy and space for your imprint.



International Lincoln Display.....50¢



The Patriotic Placards. Set of four.....50¢



Lincoln at Gettysburg Display.....50¢

Lincoln Hands Display

The hands that guide the nation were important in Civil War days. And they still are today! The Hands Display reproduces an arresting heading built around this idea, and features life-size replicas of Lincoln's hands molded in bronze-finish composition material. A descriptive card with space for your imprint and a card reproducing a poem about Lincoln's hands are included in the exhibit.

The International Citizen Display

With world problems dominating the news pages and television and radio news programs, this display is particularly appropriate now. It reproduces four portraits of Lincoln as interpreted by foreign artists who present Lincoln with the racial characteristics of the various countries. The display also carries the full-color portrait of Lincoln under which is space for your imprint. Overall size, 16" x 40".

(Continued on page 5)

Plan Now*(Continued from page 4)***Lincoln at Gettysburg Display**

Here in Lincoln's own handwriting is his immortal Gettysburg address. Also featured is the Company's famous charcoal drawing, "Lincoln at Gettysburg," by M. Leone Bracker. Reproduced in two colors, it measures 28" x 42", yet this entire exhibit, equipped with a demountable steel easel, comes to you in a mailing tube. The display will stand by itself or hang on a wall. Room for your imprint at the bottom. Supplementing this display, you could make available either the facsimile Gettysburg Address or the pamphlet, "Little Known Facts About the Gettysburg Address" (Form 2805).

Patriotic Placards

Lincoln's declarations about our form of government are especially pertinent now. The patriotic placards feature, in addition to Lincoln's portrait, **four timeless, thought-provoking statements.** Printed in red, white and blue on heavy cardboard 14" x 20" with easel backs and space for your imprint.

THE SCHOOLS

Many Lincoln representatives have successfully promoted Lincoln essay contests and Gettysburg Address recitation contests in the schools. These contests, which can be held every year, afford excellent opportunities for making desirable contacts. Lincoln items such as books, busts, and bookends make desirable prizes for the winners, and Gettysburg Address facsimiles are welcomed by each pupil taking part. Also available are mimeographed copies of a school playlet which you can sponsor. It is entitled, "Why Lincoln Grew A Beard." In working with the schools you not only contact teachers who themselves are good life insurance prospects, but the door is also opened for you to contact the children's families.

Mimeographed copies of the playlet as well as instruction sheets for sponsoring an essay contest may be ordered on the enclosed order form.

PROGRAM CHAIRMEN

Luncheon clubs, business colleges, women's clubs, veterans organizations, schools, and churches—among others—will be arranging Lincoln programs in February. You can make valuable contacts while helping the program chairmen prepare

for these events. Or you can gain considerable prestige and publicity by delivering such a talk yourself. You have available four Lincoln speeches suitable for delivery before general audiences. The titles are: "Lincoln's Early Vocations," "Lincoln the Prairie Lawyer," "Lincoln the Patriot," and "Abraham Lincoln, Commander-in-Chief." (Use order form).

At these meetings you could also distribute some inexpensive but highly-valued Lincoln mementoes: The facsimile Gettysburg Address, the famous Bixby letter in Lincoln's handwriting, the small black and white Brady photographs (Form 1966), Lincoln leaflets (15 subjects), Lincoln booklets, or a full-color Lincoln portrait (3 sizes). This is the finest color picture of Lincoln available, and since LNL owns the original T. Hamilton Crawford portrait, these reproductions are available only through you.

The gavel shown on page two has several uses. Lincoln Day Meeting chairmen would be glad to establish a tradition of calling the meeting to order with a gavel made from wood grown on the Lincoln birthplace farm. You could arrange either to receive mention or to present the gavel. Other clubs, too, might like to present such a gavel each year to the incoming president.

YOUR REGULAR CONTACTS

In addition to the leaflets, pictures, booklets, etc. already described, there are many other Lincoln items you can use in your regular contacts in February and throughout the year. A Lincoln book with your card enclosed makes a dignified, appropriate gift which keeps your association with **Lincoln** National Life before your clients. Some Lincoln representatives have found it worth while to present a small Lincoln library to a school, club, or valued contact. Some of the more popular Lincoln items are shown on page two. Of these, the full-color Pyraglass Lincoln plaque and the beautiful Lincoln paper weights are particularly appropriate for home or office. One paper weight features a bronze Lincoln medallion molded in transparent plastic. The other, a bronze Lincoln medallion in a solid walnut base. And remember that Lincoln bridge and gin rummy score pads and book matches take on added value in February because they feature a Lincoln portrait. Your clients will appreciate them now, more than ever.

Thirty-Eight Agencies Exceed Half Million in Cross Month

Thirty-eight agencies submitted a half million dollars or more of business during 1954 Cross Month. Twelve of these exceeded one million, and 16, three-quarters of a million.

Agencies reporting over a million written in November:

R. C. O'Connor
W. C. Ulrich
N. H. Weidner & Associates
L. M. Elling & Associates
Northern Indiana
L. S. Becker
Freeman J. Wood
L. H. Feder & Associates
D. C. Fields & Associates
O. Frank Helvie
Tuttle-Gilles
N. J. Nelson

Agencies submitting more than three-quarters of a million but less than a million:

J. A. Galligher
Green-Shoup & Associates
V. G. Benedict & Associates
Thorpe B. Isaacson

Agencies reporting more than a half million but less than three-quarters of a million:

L. D. Payne
E. F. Eastwood
L. S. Wright
Ben Simon
Glenn G. Lamar
Carrol T. Scott & Associates
Joseph X. Harris
Charles L. Slane
E. E. Keller
W. R. Beardslee
R. P. Fraser & Associates
R. H. Wertz & Associates
Gerald Oppenheim
J. L. Lawrence
R. B. Lanham
R. L. Taylor
G. W. Isgrig
D. W. Hallenberg
R. A. Hilliard
Wade R. Thorley & Associates
Albert R. Enderle & Associates
O. G. Carothers

Additional Cross Month Leaders

From Puerto Rico the Isabel A. Saldana agency reports:

First Week: Isabel A. Saldana.

Second Week: Mrs. Carmen L. Carron, J. C. Velez.

Third Week: Mrs. Carmen L. Carron.

Fourth Week: Isabel A. Saldana.
Leader for the Month: Isabel A. Saldana.

From W. J. Mecke & Associates, San Diego:

Leader for the Month: C. T. Carl.

Pool is Associate General Agent in Simon Agency

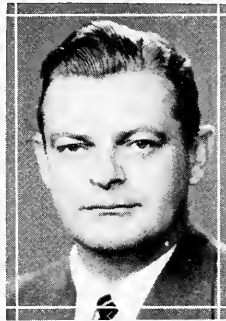
The appointment of W. L. Pool, Norfolk representative, as associate general agent in the Ben Simon Agency has been announced by Mr. Simon.

Since joining the Company in 1946, Mr. Pool has established an outstanding record. He has qualified for the President Club every year and on four occasions was the Company's leading producer for the year. For three years he was the individual leader in President's Month competition. A life member of the Million Dollar Round Table, he qualified seven successive times, and in 1948 paid for \$2,300,000.

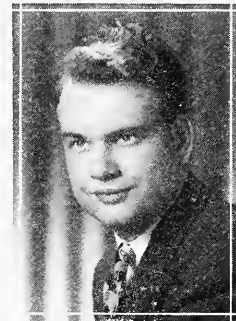
In addition to his successes as an LNL agent, Mr. Pool is active in the civil affairs of his community, currently serving as County Supervisor for Tanner's Creek District, an area of 55,000 population. This district will be annexed to the city of Norfolk January 1 and Mr. Pool plans to retire from political work at the expiration of his present term.

As associate general agent, Mr. Pool will have an active part with Mr. Simon in all functions of the agency.

Additional Minute-Men



W. A. Pearson
Wright
2nd Cons. Year



L. E. Wolfe, Jr.
Fargo
1st Year

C. N. Walker Is A. & H. Speaker

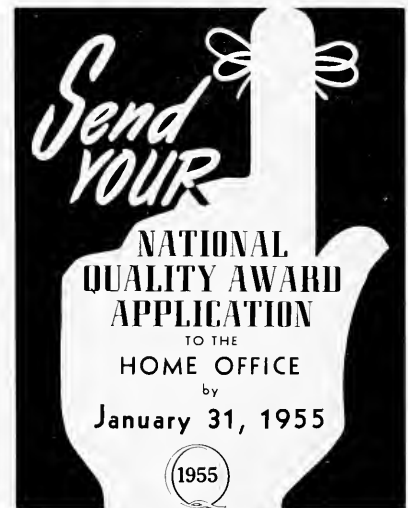
C. N. Walker, Assistant Actuary, was the featured speaker at the first luncheon meeting of the newly-organized Fort Wayne Accident and Health Association held Friday, December 10. Speaking on "Trends in Hospitalization Insurance," he traced this fairly new type of coverage from its beginnings in the early '30's to the "present day threshold of major medical or catastrophe coverage," and pointed to the increasing consideration being given to the deductible concept as opposed to the currently prevalent

"first day, first dollar" type of coverage.

Mr. Walker is chairman of the statistical committee of the Health and Accident Underwriters Conference.



IT'S A GOOD PLACE FOR OYSTERS. Taking advantage of Baltimore's traditional seafood specialty, members of the Joseph X. Harris agency enjoyed an oyster roast recently. Left to right: General Agent Harris, Gerald Mathison, C. M. Askins, E. J. Heyer, Mrs. Heyer, and Mrs. Askins.



Mr. and Mrs. J. A. Schlegel, Denver, receive Mr. Schlegel's 7 by 55 cuY links from Agency Supervisor S. L. Scholer during a recent visit to the Home Office.



PAY DIRT**from the****LEGAL FIELD**

By Clyde J. Cover

Assistant General Counsel

**Business Insurance —
Sole Proprietorships**

BEARING in mind the "learnin'" of the preceding articles on this subject—a sole proprietor and his business is legally one and the one is the sole proprietor—we have for consideration in this article the insurance needs of Mr. Messmaker, our genial plumber friend whose situation was described in some detail in the closing paragraphs of last week's article.

First off it should be observed that Mr. Messmaker is just like any other well-to-do individual with a family. Looking at his situation from this primary and most important angle, we recognize as significant these facts concerning his situation:

He has a wife and two married daughters.

He is 55 years of age.

He has stocks, bonds, real estate and other investments apart from his business.

His business, unless we come to its rescue, will die with him.

He is exposed to the risk that his death may occur before his business and family obligations have been completely fulfilled.

On the basis of the foregoing analysis, the following enumeration of elementary insurance needs may be stated:

He has need for Accident and Health insurance to protect himself and his family against possible loss of his earning power through accident or sickness.

He has need for life insurance and annuities to give him an assured income when he is obliged to give up his business activities.

He has need for life insurance to protect his estate from debts and obligations existing at the time of his death.

Only the last insurance need listed above requires amplification. Mr. Messmaker's exposure to debts and obligations is greatly enlarged by his plumbing business. As with

all businesses, it may be up or down at the time of his death, but whether up or down a goodly amount of ready cash will be needed. If the business is not carried on, at least for a sufficient time to take care of jobs and contracts on the books, a serious loss may occur. If debts are not paid and obligations met, and promptly, creditors may swarm in to imperil not alone the business but his entire estate as well.

The crux of the discussion thus far can be summed up by saying that a sole proprietor, because of his exposure to the perils of his business, has all the needs for life insurance presented to ordinary folks with property and obligations, and in addition, he has a special insurance need as a consequence of his personal business risks.

There is yet another possible need for life insurance in the sole proprietorship situation, if an arrangement can be worked out for a continuation of the business after the sole proprietor's death. What are the possibilities of such an arrangement and what is the procedure for effecting same?

Inasmuch as the business of a sole proprietorship is personal to the sole proprietor and his family, its natural direction on the sole proprietor's death is to one or more of his children. This is especially true if the children grow up and become associated with the business.

If the sole proprietor desires to leave his business to one or more of his children, he has only to draw his will accordingly. In event the value of the business is such as to make possible a work-out of a child or children's shares equitably, no life insurance would be called for by the situation, except to provide ready cash for debts and the like. Often, however, the business is the most valuable part of the estate and hence to give it all to one child, or even to more than one child would work an injustice to the widow or to other children. Here is

where life insurance comes into play as an equalizer of shares. Thus if a sole proprietor comes to the point of planning his estate and he has a goodly amount of life insurance, or is able to procure new life insurance, he can with complete equity leave the business to one or more of his children and balance up such gift in so far as other members of the family are concerned through insurance.

Having developed a principle in the preceding paragraph, it is up to you to make its application to the thousand and one situations to which it relates. Just as it is true that no two people are alike, so it is also true that no two estate situations are alike. Principles are therefore the only solvent you can carry in your kit to deal with the vagaries of questions and problems that arise in this fruitful area of life insurance selling.

Another way by which a sole proprietor may make provisions for the continuation of his business in the hands of others is through an agreement effected during his lifetime. Mr. Messmaker, for example, has in his business organization two employees who have contributed materially to the success of the business and for whom he has a strong sense of gratitude and respect. He may, if he cares to do so, enter into a buy-and-sell agreement with these two employees under which he binds his estate to sell and under which such employees bind themselves to purchase the business after the sole proprietor's death. The terms of such an agreement would be subject entirely to negotiation between the parties.

An agreement such as was just described is enforceable and very much to the advantage of all concerned, but how is it to be financed? Unless the employees have been unusually thrifty, they may have little in the way of resources for use in effecting the purchase. Here is where life insurance comes into the picture because it has the faculty of producing cash on the event of death. But some problems are presented.

The first problem has to do with the legal point of insurable interest. Can an employee of a sole proprietor insure the sole proprietor's life in order to provide a means of financing a buy-and-sell agreement such as is here under consideration? The answer to this question is much easier in the negative than in the positive. Insurable interest is predicated upon a conceived loss in con-

(Continued on page 8)

Purely Personal

Representative **M. E. Hirsch**, who last month transferred from L. H. Feder & Associates, Cleveland, to the N. J. Nelson agency, Los Angeles, was joined early this month by Mrs. Hirsch and his year-old son, Mitchell, as they arrived to make their permanent home in Los Angeles.

A warm welcome to these newest Lincoln Lifers:

A daughter, Jennifer Vanessa, born December 7 to Mr. and Mrs. **Paul Gilbert**. Mr. Gilbert edits the *Bulletin* and the *Emancipator*.

A daughter, born December 1 to Representative and Mrs. **G. R. Tevaut**, Petersburg, Indiana.

Congratulations to:

D. J. Wiltrout, Chippewa Falls, Wisc., for his work in organizing and heading the Heart Fund Drive in Chippewa County.

L. H. Fullenkamp, Dayton, O., on representing the Ohio State Association of Life Underwriters on a sales caravan, giving talks before local underwriter associations in various Ohio cities.

Domenic Cirincione, San Jose, Calif., on his election to the board of directors of the San Jose Life Underwriters Association.

Warm best wishes to these happy couples:

Representative **C. D. Rittenberry**, Amarillo, and Miss Carla Sue Smith, Hereford, Texas, whose wedding was an event of November 21 in Hereford. Mr. Rittenberry is the son of General Agent and Mrs. **C. B. Rittenberry**, Amarillo.

Representative **G. B. Wileh, Jr.**, Mason City, Iowa, and Miss Barbara Shupe, who were wedded December 3. Representative and Mrs. **R. A. Eckert**, Sioux City, Iowa, were Best Man and Matron of Honor.

Sales Pup



August L. Dresselhaus

News has been received that August L. Dresselhaus, Kansas City, Mo., passed away on Friday, December 3. He was 58 years old.

Mr. Dresselhaus had been an agent of the Royal Union and began his association with LNL in December, 1933, after the two companies were merged. He enjoyed a period of substantial production with Lincoln Life, qualifying for conventions in 1935 and 1937. He later became afflicted with paralysis and for many years wrote all his business from his home, using the telephone for his contacts.

To the surviving members of his family the field and Home Office offer deepest sympathy.

Cross Month Notes

The "Bears" defeated the "49ers" during the Cross Month contest of D. C. Fields & Associates, Springfield, Illinois. Captain **W. D. Neher**, Mattoon, Illinois, led the victorious "Bears" while **E. J. Sanderson**, Champaign, captained the vanquished "49ers." General Agent Fields reports November was the best month in his agency's history.

The team led by **M. H. Benagh, Jr.** defeated that led by **S. W. Jenkin** in the Cross Month contest of W. F. Wilson & Associates, Corpus Christi, Texas. Representative **P. K. Johnson**, McAllen, Texas, a member of the winning team, won first prize for largest volume. The prize for the wife of the agent with most apps was won by **Mrs. W. D. H. Wright**.

Pay Dirt

(Continued from page 7)

sequence of the insured's death. But under the arrangement assumed, the sole proprietor's death would present more of gain than of loss in so far as the two contracting employees are concerned. While I am aware that there are considerations on the other side which argue to the existence of an insurable interest, yet we may resolve the point by saying that it is to some degree doubtful whether the employees may legally insure the sole proprietor's life, even after the contemplated buy-and-sell agreement has been effected.

But the point concerning insurable interest does not stop our quest for a legitimate use of life insurance in relation to the sole proprietorship situation, because it is unquestionably clear that the sole proprietor may himself insure his life and that he may agree to make the proceeds stand as payment or part payment of the employee's obligation for the purchase price of the business.

At this juncture it should be observed parenthetically that in one way or another the premiums on life insurance procured to finance a sole proprietorship buy-and-sell agreement must come out of the business. If the employees pay the premiums their source would be the salaries which the employer pays the employees, whereas if the employer makes such payment, their source must be the net income of the business to which the sole proprietor is entitled. From this you will discern that it really makes little difference whether the sole

proprietor or the contracting employees pay the premiums, because in either case such premiums must come out of the pocket of the sole proprietor.

While this is not a good stopping place, it is the best one in sight short of the length of another article, so let's hang up our scythes in the old shade tree until the East is aglow with the morning sun and the dew of another day is on the grass. Now how did that vision of June with its harvest and flowers come to mind, what with snow on the ground and a frigid wind driving out of the frozen tundras of the Northland?



This is Christmas time. Whether you live East, West, North or South and whether you have a million in the bank, or only half that amount, put your besetting anxieties and burdens on the topmost shelf of things to be forgotten, at least for a few days while you drink deeply of deserving joy and thanksgiving at the altar of your soul. And most of all, drink deeply of your remembrances of the security and happiness you have brought to others through life insurance. This from an old timer who, after much time and experience has passed over the evening horizon, knows for a fact that it's tomorrow's promises more than today's possessions that make for true happiness.

The best of all Christmases to you and to your family.

Sourdough

