

N. C. Mutual Fourm

BY PEGGY M. SPAULDING

Forum songs this week were directed by Miss D. M. Bridgeforth and devotions led by Miss Alma A. Joiner.

I think of my article now as a living organism, a man. Mr. T. Spaulding, Actuary - Asst. Secretary of our company was speaker at this forum. Since his speech, I am of the opinion, that I, as writer of this column, am the legs and arms of this "man," you as the people are the digestive system, either you have good digestion or you are troubled with gas when the wrong food is brought in by yours truly. The head of this "man" is the storage room of the news and if the head has a headache then the storage room becomes empty and the arms and legs have nothing to bring to you. Here's hoping this head won't get a headache. At any rate, I hope the digestive system will always be able to digest my articles.

Mr. Spaulding's subject was: "Life Insurance A Living Economic Organism."

There are many ways in which we might think of this business of life insurance, but this morning I would like for you to think of it in terms of a "living economic organism," as being an "economic man" having life and health; and the state of health depending upon the proper functioning of all organs, and continued life dependent upon the state of health.

"An organism" is defined as "an organized body of living economy, an organized body of people, and an organization."

May I say in passing that all business institutions are economic organs, by which we mean instruments, or parts of a system, by which some actions, petitions or functions relating to the means of living are carried on; and by economic we mean having to do with frugality, thrift, management, system, and arrangement — we often speak of the heart, arteries, veins, lungs, kidney, brain, etc., as being important organs of the body belonging to the circulatory, respiratory, excretory, and nervous systems and how careful we should be to guard them.

Business institutions are likewise important organs of our society and healthy society.

Let's take a look at our life insurance "economic organism," our life insurance political and social nature, follow, to some extent, the principles, plans, and pattern of organization of the human

at least as to functioning. "In examining our life insurance company man," we find that he has a head-management; a body - the functioning organization and personnel in the home office; and limbs — the functioning personnel on the field.

"We find that he too has a nervous system - management - brain; a digestive system - seat of much trouble, stomach; a circulatory system - income and disbursements; a respiratory system - new business - underwriting committee; an excretory system, any waste and inefficiency.

"We usually think of management as being the head of a business institution; the seat of coordination, correlation, balance, judgment, decision, and direction and the center of the nervous system. Individual members of the management may be thought of as the eyes, ears, nose and mouth of our man and the Board of Directors as the center of the nervous system to and from which all impulses flow. The correct impulses must get to the center if proper decisions are to be made.

"There are many ills and diseases from which this part of our man might suffer, some of which are impaired vision, defective hearing, lack of sensitivity, improper sense of proportion, etc. any one or more of which might result in bad judgment and direction. It might suffer from a more serious ailment "Cerebral hemorrhage" and death - violent outbursts and disagreements, etc., a blood clot of selfishness causing paralysis of the rest of the body.

"The digestive system of our man is, as usual, situated in his stomach. The stomach of our man is our Finance

'SLEEPY' WILLIAMS QUARTETTE A WOW IN REPUBLIC'S 'HOOSIER HOLIDAY'



They're hep, in the groove, and fast; and they really go to town in Republic's "Hoosier Holiday," in a dance routine that's a knockout. "Sleepy" Williams and His Three Shades Of Rhythm are featured in this music and fun fest, which also features such radio stars as Dale Evans, The Hoosier Hot Shots, and The Music Mads.

Department and the Investment Department and when we speak of the stomach our minds usually run to food. The food of our man is money. The different kinds of premium dollars H and A, Life, Indowment, etc. some have more vitamins than others, investment income, and other income or profits. We might think of our field representatives as the feet which take us to the food and the hands which gather it in.

"If we are to have a healthy man, we must be careful of the diet. Don't over feed on poor food values and underfeed on nutritious food essentials. Poor digestion and a poor assimilation are the seat of much trouble and many other ills. It is difficult to digest and assimilate large investment premiums at this time. Poorly invested funds are the consequence of poor digestion and will eventually impede the healthy growth and development of the man.

system, and is properly assimilated by the various cells tissues and organ of the body thereby strengthening them. "The assimilated income flows to the blood streams through the veins to the kidneys and heart. Investment Department - for reserves and surplus. There are many ills from which these organs can suffer - cardiac renal disease, aortic regurgitation, mitral insufficiency, cardiac vascular disease, valvular dilatation, arterio-sclerosis, etc., all of which impair normal operations and may lead to many serious complications.

"Payments to policyholders flows from the heart through the arteries. Excess losses through too free a flow here may lead to difficulties also too limited a flow may cause the perishing of parts vital to the well being of the whole body. There should always be proper balance.

"We may think of the Underwriting Committee as the respiratory system through which new business enters the body or our insurance man excretory system and the nutrition into the circulatory

man as oxygen is to the life in the human body and the throwing out of bad business is as essential as expelling carbon dioxide. It is the function of the Underwriting Committee to see to it that only good business is inhaled and that all bad business is exhaled; otherwise a toxin may be set up in the circulatory system and an infection in the respiratory system, that may prove damaging to both the circulatory, respiratory and excretory organs — what we might call a complication of disease, which in turn might adversely affect the nervous and digestive systems, and thereby almost entirely undermine the health of our man.

"The personnel makes up the different cells in the five systems of the body — nervous, digestive, circulatory, respiratory and excretory.

"We have the red corpuscles, white corpuscles, etc. Diseased cells may cause degeneration in the particular system which might even spread to another system, etc. Some cell diseases are incapacity, inefficiency, negligence, carelessness, shiftlessness, lack of industry, lack of flexibility, etc.

"The company system of operation might be thought of as the body tissue. A breakdown in the system and vice-versa. Failure to follow system might result in duplication, complication, congestion and confusion; and if carried too far in disintegration.

"Our company is our "living economic man," may we do all we can to keep him living and well. Failure to do

Christine Chatman On Southern Tour

GREENVILLE, Miss. — Christine Chatman and her sensational "Boogie Woogie" crew featuring Maya Belle the "Hey Lawdy Mama" are now in the

Remarks were made by Mr. Aaron Day, Mr. G. W. Cox, Mr. W. J. Kennedy, Mr. Hill and Mr. J. W. Harris.

President F. Morine Jewett closed the forum hour. My arms and legs have gone to the storage room and brought you the food for thought. Here's hoping the digestive system will have no trouble in digesting the same. So long till next week.

midst of a short southern tour after captivating the hearts of the dance lovers on their recent tour East.

The Band is slated to do one nighters in Texas, Louisiana and Arkansas before heading West.

Carroll-Hilton Rites Held at Trenton, N.J.

Associate Negro Press CHARLOTTE — On September third, David E. Carroll of the Johnson C. Smith University faculty, was married to Miss Marie Hilton of the Barber-Scottie College faculty. The ceremony took place at the home of the bride, Trenton, N. J. Mrs. Carroll is a graduate of Oberlin College and holds the M. A. degree from Columbia University. She is beginning her sixth year as instructor in music at Barber-Scottie College. Mr. Carroll, who is in his eighth year of service in the music department of Smith, is a graduate of Oberlin with the Mus. M. degree from the Chicago Musical College.

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