

Securing of Crime Ins. Linked to Better Control

BILOXI, Miss. — Organized crime must be destroyed and unorganized crime better controlled before the insurance business can again provide widespread protection against crime losses, a spokesman for the property and liability insurance industry said here today.

"When crime becomes as commonplace as it has in our society, then the traditional insurance principles will not work," said Stuart D. Menist, chairman of the Insurance Information Institute.

Mr. Menist, executive vice president of Firemen's Fund American Insurance Companies, spoke at the annual meeting of the Louisiana Association of Insurance Agents.

Mr. Menist noted that Professor J. Douglas Johnson, coordinator of crime prevention studies at Pace College, New York, estimates total business loss from crime is more than

\$10 billion a year, which will double within the next 10 years.

"I am not the first to say that insurance cannot operate in a lawless and unstable society; insurance, in classic terms, is designed to provide protection against the accidental, the fortuitous, the infrequent incident of loss.

"It is unreasonable," Mr. Menist asserted, "for government, for legislators, for editors, and other critics to condemn our business for its refusal to underwrite the staggering losses resulting from criminal activities in this country today."

The insurance leader said the answer is not for society to be content to recompense the victims of crime, but instead for it to pay out money "to destroy organized crime to the point where crimes against people and property

are reduced to a minimum." Noting that insurance buyers who are left with gaps in their coverage or lower limits than they want point to a "capacity problem," Mr. Menist emphasized that there is no lack of capacity among property and casualty insurance companies, in the financial sense, for normal market demands.

While certain "super risks" may strain the capability of the industry in years to come unless it is permitted a level of earnings required for building its capital and surplus base, the speaker said "the worldwide insurance market has the money resources — the capital and surplus — to back the premiums generated by existing market needs."

The problem, he said, is one of making existing capacity willingly available, and then finding the means to make it conveniently available to the marketplace.



RAP SESSION—The Supremes talk as well as sing during their visit to The David Frost Show, aired Friday over the Metro-media Network. Frost shows his obvious pleasure at being host to the world's top female singing group—Jean Terrell, Mary Wilson and Cindy Birdsong. The Supreme spent one hour sing-

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English Muffin Bread

Toast and tangy orange marmalade—a fine old British tradition, loved by all.

English Muffin Bread has an incomparable aroma and taste that only fresh, home-baked yeast breads offer. This recipe is a batter bread—your mixer can do all the work and there's no kneading.

For that unusual shape, bake the loaves in one-pound coffee cans. After baking, slice off what you need. As with English Muffins, toasting brings out the best in this bread. The loaves will keep their freshness for a week if sealed tightly in moisture-vapor proof wrapping.

Bread provides essential nutrients to your family diet. Four daily servings of breads or cereals are recommended. Enriched flour in all your home baked goods contributes the B vitamins—thiamine, niacin and riboflavin—and the important mineral iron.

ENGLISH MUFFIN BREAD

- three 1-pound loaves
- 3 to 4 cups enriched flour
- 1 1/4 cups hot tap water
- 2 packages dry yeast
- 1/2 cup oil
- 1/4 cup sugar
- 2 eggs
- 2 teaspoons salt
- Corn Meal

Combine 1 1/2 cups flour, yeast, sugar and salt. Add hot tap water (115 to 120°); mix until dry ingredients are moistened. Beat until smooth, about 2 minutes on electric mixer or 300 strokes by hand. Blend in oil and eggs. Add flour to make a stiff batter. Beat until batter is smooth and elastic, about 1 minute with electric mixer or 150 strokes by hand. Cover and let rise in warm place (80 to 85°) until light and bubbly, about 1 hour. Stir down. Divide into 3 well-greased and corn meal-dusted 1 pound coffee cans. Cover and let rise in warm place, until doubled, about 30 minutes. Bake in preheated 375° oven 15 to 20 minutes, or until done. Let cool completely in coffee cans. Invert and shake to remove loaves. To serve, slice and toast.

*Spoon flour into dry measuring cup; level. Do not scoop.
NOTE: If self rising flour is used, omit salt.
*Two 4 1/2 x 8 1/2 inch loaf pans or six #303 cans can also be used.

Iceberg Salad Captures Oriental Mood



Chinese culture is epitomized by serenity and the casual coolness of pale green jade. This salad classic captures the Oriental mood with a few simple ingredients and a minimum of effort, yet it's guaranteed to rouse appetites "jaded" by heavy winter fare. In Jade Tree Iceberg Salad crisp western iceberg lettuce serves as a base. Its flavor is enhanced by subtle spices, and a tantalizing texture contrast comes from the addition of toasted sesame seeds, water chestnuts and strips of cooked chicken.

JADE TREE ICEBERG SALAD

- 1 head western iceberg lettuce
- 1/4 cup sesame seeds
- 1/2 cup all purpose oil
- 2/3 cup tarragon vinegar
- 2 teaspoons salt
- 1 teaspoon dry mustard
- 1/2 teaspoon garlic powder
- 1/2 teaspoon pepper
- 1/4 cup sugar
- 1/2 cup grated Parmesan cheese
- 1 can (5 ounces) water chestnuts, drained, rinsed and sliced
- 1 can (13 ounces) boned chicken OR 2 cups cooked chicken, cut in julienne strips

Core, rinse and thoroughly drain lettuce. Refrigerate in disposable plastic bag or plastic crisper. Toast sesame seeds in ungreased pan over low heat, stirring frequently, until lightly browned; cool. Combine oil, vinegar, seasonings and sugar in jar with tight-fitting lid; cover and shake until well blended. Add sesame seeds and cheese. Shake again. Tear lettuce into bowl and add dressing; toss lightly to coat well. Garnish with water chestnuts and chicken.

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