

INSURANCE MEN TALK TOO MUCH?

Pittsburgh Underwriting Expert Raises Question at Life Men's Banquet

To double the membership of the Central Pennsylvania Association of Life Underwriters by September over the number in the organization last year was the goal set last night by President John T. Shirley, in speaking of the membership campaign started at the National association meeting last fall.

Only eleven more members are needed to reach this total it was announced last night at the last monthly meeting of the association for the season, held in the Engineers' Society headquarters, Front and Chestnut streets.

Following a banquet intermingled with songs, piano and xylophone solos, A. A. Wert, ex-president and ex-secretary of the Central Pennsylvania association, gave a short history of the first organization in 1901, its failure; and of the second organization completed in 1912, and its success, with a gain of 23 members in the last year.

Lewis A. Irons, assistant to the vice-president of the Penn Mutual Life Insurance Company of Philadelphia, then spoke on "Planning," and declared that the "hit or miss" system was no longer the one in use, and that success only resulted from carefully planning the work in the life underwriting business.

He also explained the system used in a number of cities by insurance companies, and told of the co-operation of banks, newspapers and merchants in many places.

"Preparedness in Selling Insurance," was the subject discussed by W. E. Graham, of the Edward A. Woods agency, Pittsburgh, of the Equitable Assurance Society of New York. Mr. Graham said that too many agents "walk too much and talk too much." He declared that everybody realizes the merit of life insurance and all intend to buy it sooner or later.

"Enthusiasm Behind Intelligent Work," was the method to obtain success that Mr. Graham recommended to the men present after he had said that service, efficiency and salesmanship were three overworked words in the life insurance business.

E. L. McColegin, secretary of the Harrisburg Chamber of Commerce, told of the good of organization work, and this followed by a short talk by George K. Hull.

"There are only two institutions in this world that have stood against the abuse, knocks, jibes and shortcomings of the men representing them," was the declaration made by F. L. Wright, ex-president of the association, in the closing address of the evening.

"Those two institutions are the church and life insurance, and the only reason that they stand is because both are right," Mr. Wright expounded methods used by some solicitors and said that they were "jackalls" in the life insurance business and doing it harm instead of good. He appealed to the members to believe as the other fellow and the company he represents, as much as you believe in yourself."

The Guests

Those from Harrisburg who were present were: Charles Adlen, Charles L. Andrews, William Bristol, S. C. Backenstoss, R. F. Baker, W. H. Cordry, C. E. Dasher, E. R. Eckenrode, W. E. Essick, C. C. Getter, W. S. Hoover, C. O. Jones, J. Ralph Morrison, Isaac Miller, Joseph B. Metzger, P. B. Rice, John R. Rote, John T. Shirley, W. C. Vanbaugh, Albert A. Wert, H. I. Whiteside, F. L. Wright, R. Eckenrode, L. E. Guarin, M. T. Milnor, Th. Williams, Harry Beck, William B. Batenbaugh, J. I. Batdorf, J. Q. A. Rutherford, Jr. Others present were T. J. Harmon, Lancaster; J. H. Kirkpatrick, of Steelton; E. L. Mattern; Lancaster; Frederick K. Ployer, Mechanicsburg; Edward H. Berger, York; Ray F. Zaner, York.

Guests of the association were: Geo. R. Hull, this city; Lewis A. Irons, of Philadelphia; W. E. Graham, of Pittsburgh; E. L. McColegin, secretary of the Harrisburg Chamber of Commerce.

President Shirley introduced the speakers and S. G. Backenstoss led the singing. It was the most enthusiastic meeting in the history of the organization. Announcement had been made that J. L. Henthco had been appointed chairman of an outing committee. The trip will probably be held in August, and the members are planning to go to Inglenook.

These new hats are extremely smart and are shown in a variety of styles at \$5.95, \$6.50 and \$7.50

New Trimmed Satin Hats at \$4.95

Beautiful new satin hats in white and pink at \$4.95. These essay the popular style and are trimmed in self and contrasting colored flowers.

Wenchow Straw Hats Special at \$1.95

A special purchase of several dozen Wenchow straw hats of the tailored type. These are regular \$3.95 values at \$1.95

Dives, Pomeroy & Stewart, Second Floor, Front.

Shirts That Are Stylish and Right For Summer Comfort

Light weight grey French flannel shirts with collar attached, \$1.00
 \$1.50 "Eagle" French flannel shirts, in light color, with woven colored stripes; collar attached. Special for June \$1.00
 Eagle light weight grey flannel shirts in coat style \$2.00
 Genuine soisette white and pongee color negligee shirts with collar attached \$1.00
 Togo cloth collar attached shirts, in pongee and cream 50c

Sport Collar Shirts

The ideal shirt for summer comfort; with adjustable collar; blue and stripe patterns 50c, 50c and 70c
 Eagle sport shirts in plain stripes and novelty fancy collar patterns \$1.00 and \$1.50
 Boys' shirts with attached collar 25c, 30c, 50c and \$1.00
 Boys' new sport shirts in plain colors with silk stripe collar and all-over stripes 50c, 50c and \$1.00
 Boys' sport blouses in plain colors and stripes 25c, 50c and \$1.00

Dives, Pomeroy & Stewart—Men's Store.

This City Gets \$35,000 of Life Insurance Benefit

This city shared to the extent of \$35,000 in the \$723,700,000 in life insurance paid to beneficiaries in the United States by 220 regular insurance companies during the past year.

These figures are only a part of the interesting statistics contained in the current issue of the "Insurance Press" and give but a faint idea of the magnitude of the insurance business of the nation.

Just 42,426,000 policies are now in force. It is estimated, carrying insurance amounting to \$23,000,000,000. When you compare this huge amount with the sum of money \$3,000,000,000 that passes through the New York

Selected List of Books on Business and Advertising

In response to numerous requests (Miss Susan R. Clendenin, librarian, in charge), the Harrisburg Public Library has compiled a list of books on business methods and advertising. These books are of timely interest, in connection with the convention of the Associated Advertising Clubs, to be held in Philadelphia, June 25 to 30. Many of the books included have been especially recommended for use in public libraries by the Associated Advertising Clubs.

The selected list:

Atkinson—Psychology of Salesmanship.
 Bridgewater—Advertising.
 Bunting—Specialty Advertising.
 Calkins—Business of Advertising.
 Calkins & Holden—Modern Advertising.
 Casson—Ads and Sales.
 Cherington—Advertising As a Business Force.
 Crewdson—Building Business.
 Deland—Imagination in Business.
 DeWeese—Principles of Practical Publicity.
 Duncan—Principles of Industrial Management.
 Emerson—Efficiency As a Basis for Operation and Wages.
 Emerson—Twelve Principles of Efficiency.
 Franklin—Cost Reports for Executives.
 Freeman—One Hundred Advertising Talks.
 Garrison—Accounting Every Business Man Should Know.
 Gould—Where Have My Profits Gone?
 Haddock Business Power
 Hall—How to Get a Position and How to Keep It.
 Hall—Writing an Advertisement.
 Hammond & Herzberg—Style-book of Business English.
 Holden—Interest Tables and Formulae, with Examples and Derivations.
 Huebner—Property Insurance.
 Hollingworth—Advertising and Selling.
 Hoyt—Scientific Sales Management.
 Johnson—Library of Advertising; 6 volumes.
 Jones—Handbook of Advertising.
 Kent—Investigating an Industry.
 Klein—Elements of Accounting.
 Knoepfel—Installing Efficiency Methods.
 Lewis—Efficient Cost Keeping.
 Lewis—Getting the Most Out of Business.
 Library of Business Practice, 10 volumes.
 MacGregor—Bank Advertising Plans.
 MacGregor—Pushing Your Business.
 Munsterberg—Psychology and Industrial Efficiency.
 Parsons—Principles of Advertising Arrangement.
 Reinsner—Church Publicity.
 Richardson—Power of Advertising.
 Scott—Influencing Men in Business.
 Scott—Psychology of Advertising.
 Scott—Theory and Practice of Advertising.
 Shryer—Analytical Advertising.
 Shryer—Collecting By Letter, 2 volumes.
 Sullivan—American Business Law.
 Sullivan—American Corporations.
 Taylor—Shop Management.
 Taylor—Principles of Scientific Management.
 Thompson—Scientific Management.
 Wadsworth—Principles and Practice of Advertising.
 Zartman—Property and Life Insurance.

Clearing House every week you have some conception of the magnitude of the business. It would take just about eight weeks for all the insurance money in the United States to pass through the clearing house of New York City.

Today's Beauty Help

You can keep your hair at its very best by washing it with this simple, inexpensive shampoo, which cleanses the hair and scalp thoroughly of all the dandruff and dirt and leaves a clean, wholesome feeling. Just use a teaspoonful of canthrox dissolved in a cup of hot water, afterwards rinsing thoroughly with clean water. One finds that the hair dries quickly and evenly, is unstreaked, bright, soft and fluffy, so fluffy in fact that it looks more abundant than it is, and so soft that arranging it becomes a pleasure. All scalp irritation will disappear and the hair will be brighter than ever before.

LOOK! ONLY \$6.25

We carry the largest and best assortment in town.

E. BLUMENSTEIN
 14 South Court Street

Suits to Order ALWAYS \$10.00

Room 2
 36 N. Third St.

Salco Clothes

Room 2
 36 N. Third St.

Dives, Pomeroy & Stewart

A Few Sample Bohn Syphon Refrigerators Reduced

- \$40.00 Bohn Syphon, \$33.00
- \$57.00 Bohn Syphon, \$49.00
- \$98.00 Bohn Syphon, \$83.00

These are sample pieces. That the Bohn Syphon is a highly rated refrigerator is attested by its adoption by the Pennsylvania Railroad for use on its dining cars and by other leading concerns throughout the country.

Basement Specials

- \$2.25 Bissell's carpet sweepers reduced to \$1.79
 - \$2.25 Economy bread mixers reduced to \$1.39
 - Large size galvanized garbage cans reduced to 53c
 - \$1.40 Wearever aluminum pressure serving kettles reduced to 89c
 - 75c aluminum one-pint moulds 49c
 - \$1.19 aluminum one-quart jelly moulds 69c
- Dives, Pomeroy & Stewart—Basement.

There Are More Than One Hundred Styles

—For women who are looking for voiles for Summer dresses. Surely something to please every fancy with so many fine patterns in fancy stripes and floral designs in 36-inch width at 25c a yard.

And This Is Not the Complete Story

Garden Gate voile; 44 inches wide; wide sport stripes in black and rose, black and blue, and black and green, with plain to match; yard 69c
 Plain voile; 36 to 44 inches wide; full line of shades; yard, 25c, 35c
 Sport stripe skirting; 36 inches wide; full line of styles; yard, 18c, 25c, 35c, 50c and 69c
 Beach cloth; 36 inches wide; in plain shades for suits and skirts; yard 25c
 Colored dress linen; 36 to 44 inches wide; full line of shades; yard 39c to 89c

Sport stripes in silk and cotton; tan grounds with colored stripes; 36 inches wide; yard 59c and 65c

Dives, Pomeroy & Stewart—Street Floor.

Here's a Little Bulletin From the Furniture Section

- It tells of a small but very choice group of "odds and ends" to be disposed of at special reductions.
- Folding card tables, to-morrow only \$1.69
 - Bamboo telephone stands \$1.39
 - One mahogany tea wagon \$7.95
 - One fumed oak tea wagon \$7.95
 - One three-piece library suite, upholstered in tapestry \$31.50
 - Broad arm willow chairs \$4.50
 - Willow tables \$4.50 and \$6.95
 - Reed tables \$3.50 and \$4.50
 - Another lot of brown fibre rockers \$2.95
 - Two kitchen cabinets \$22.50
- Dives, Pomeroy & Stewart, Third Floor.

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Dives, Pomeroy & Stewart—Men's Store.

That Blue Serge Suit

BLUE serge will solve the problem of your Summer Suit. It's the always-right style for every man of every age. Your new blue serge is here in an attractive showing of smartly tailored models. The prices are \$13.50, \$15.00, \$18.00 and \$20.00—and the values at these figures merit the careful consideration of every man who studies economy in clothes buying. The garments are guaranteed for quality and color—we are back of every one, should it show the slightest tendency to fade or give poor service. Come and examine for yourself the beauty and excellence of these suits.

Dives, Pomeroy & Stewart—Second Floor.

Groceries

- 25 lbs. granulated sugar for \$1.95 with 50c purchase of groceries, not including soap.
 - Shoulder, lb. 15c
 - 3-lb. buckets lard 55c
 - Sliced ham, lb. 28c
 - New cream cheese 28c
 - Bacon in 3-lb. piece, lb. 25c
 - Whole ham, lb. 19 1/2c
 - Pound of Banquet coffee and cup cheese chips for 30c
 - Dives, Pomeroy & Stewart—Basement.
- Demonstration of the Ideal Fireless Cooker**
- To-morrow's Menu:
 Roast chicken
 Roast potatoes
 Bread and cake
 Dives, Pomeroy & Stewart—Basement.

Remnants of Laces

There will be lively picking around these tables to-morrow, for there is a big assortment of laces, nets, flouncings, Georgettes, chiffons and embroidery edgings, insertions and flouncings at just HALF FORMAL PRICES. And most women know the good things that come with these clearances.

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Sturdy Baby Boy Is Born With 8 Teeth

Pittsburgh, Pa. — A baby boy born with eight teeth and Samsonian locks is claiming the attention of all Undercliffe. The baby, who has been named Ivan Le Roy King, is the son of Mr. and Mrs. Le Roy King.

When the baby—a whopper—opened his mouth for his first lusty yell the nurse was startled to see four teeth each in the upper and lower jaws. The child's head was covered with heavy black hair. Ever since the birth of the prodigy, a few days ago, the King home has been a Mecca of mothers, fathers and children, calling to see the baby.

KILLING INSECTS WITH POISONOUS GAS

Fruit growers of California who have long contended with insect pests are now employing a new method of killing the pests, which is said to be exceedingly efficient. Under the old system of spraying the trees, the best result that could be obtained under the most favorable conditions was the removal of from eighty to eighty-five per cent of the insects. By fumigating the fruit trees with hydrocyanic gas, it is said that one hundred per cent results are usually obtained.

A gas-making machine has been recently placed at the disposal of the fruit growers, which mixes the component parts of the gas and liberates the fumigating gas in any desired quantities. In the employment of this machine, a tent is placed over the tree which is about to be treated. By means of markings on the canvas the number of cubic feet occupied by the tree is accurately measured, and the amount of gas to be employed is thus decided.

The gas is liberated under the tent, and permeates the enclosed space, thus fumigating every branch and leaf of the infected tree. The gas is held in the tent for about an hour, when all the insects are usually found to have perished.—Popular Science Monthly for June.

WILKES BOOTH'S DOUBLE DEAR

Ashtabula, Ohio. — B. A. Clark, 75 years old, double of J. Wilkes Booth, assassin of Lincoln, is dead. Clark closely resembled Booth, and after the assassination he was arrested and taken to Washington under guard, where the mistake was discovered.

BIRD PROTECTION FOR ELECTRIC LINES.

Societies for the protection of birds have insisted with particular emphasis that central station managers should provide suitable safeguards to prevent the electrocution of birds which perch on high-tension lines. These endeavors have generally been welcomed by the power companies, not because they pity the birds, but because short-circuits might be produced and great damage caused. The arcs produced through the body of a bird, between the line and the grounded iron parts, are a serious menace for electric plants. Fluctuation in voltage is caused and worse still may happen if two birds should produce short-circuits. For this reason the system described in the Popular Science Monthly for June was evolved by one of the large German electric companies.

In order to prevent the production of electric arcs between a grounded pole-arm and live conductors, an insulating button is fixed wherever there is a risk of such bridging. These insulating buttons are either pointed or flat. A bird can perch upon them with impunity. Such arrangements will be welcomed by all bird lovers.

Don't Let a Cold Get a Good Start

The way to check a cold is to fight it from the first. Even the worst colds often are easily conquered if attacked early enough. Colds may lead to asthma, bronchial troubles and pulmonary affections. In the treatment of these one of the first needs is to build up body resistance.

Eckman's Alternative often has assisted in such up-building. As a treatment for the troubles named, it has been used for more than twenty years. And in many instances it has effected lasting relief.

As with any other medicine, it should be regarded only as a first aid to right care and hygienic living—and a safe one. For it contains no narcotics, opiates or habit-forming drugs of any sort.

At your druggist's.

Eckman Laboratory, Philadelphia.

Girl Sprained Her Ankle; Kicked Man in the Face

Louisville, Ky. — A young woman nursing a sprained ankle and a man suffering from a kick in the face are the most picturesque results of a set to staged in front of the Preston Hotel shortly after midnight. Police say the young woman's boot came in contact with the man's features while he was standing at his full height.

The affair took place as a party of four left the cabaret. At police station they gave their names as follows: Morris Uri, S. J. Frank, Joseph Smith and Belle Smith, who gave Chicago as her address. All were charged with disorderly conduct, and all were admitted to cash bail.

TRY THESE.

One of the latest household appliances is the hot-water platter. It is especially placed at the disposal of the hostess. Boiling water can be turned into the tank under the platter and the top screwed down. Then by placing the nickel cover over the food, it will keep hot for at least a half-hour.

A good furniture polish can be made in the following manner: To six ounces of the best refined kerosene add one ounce of the best yellow resin, one dram of vermilion to color, and ten ounces of turpentine. Mix these ingredients at a gentle heat for at least an hour. Then strain and stir constantly until cold.

Paint stains may be removed from cotton or linen by soaking in turpentine or gasoline. If on silk, do not



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Doing One Thing And Doing It Well

\$15 THAT'S ALL

Pinch-Backs and Conservatives

Positively the equal of others at \$18 and \$20

A. W. HOLMAN
 228 Market St. Bell Phone 1500

TAKE OUT ALL SORENESS
 soothe the irritated skin, stop itching with **POS-LAM** the Healing Remedy

Rely upon its aid whenever the skin is disordered—to eradicate Eczema and aggravated diseases, or to afford comforting, antiseptic treatment for Burns, Scalds, Stings, Mosquito Bites, IVY POISONING, Sunburn, Cuts, Abrasions. Needed in every household.

POS-LAM SOAP, medicated with Poslam, is the soap that will do the skin most good. Sold by all Druggists. For FREE SAMPLE, write to Emergency Laboratories, 32 West 25th Street, New York.