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Quote: *Cont'd from page 1.*

farther by giving social security priority by selling it to the public as a base on which to add whatever life insurance a man feels he needs. We have gone so far at times as to make life insurance a fringe benefit—to be tacked on to more substantial benefits promised rather indefinitely by a government whose benevolence has to date been exceeded only by its unwillingness to face up realistically to an assured method of raising the money to pay the same benefits." *Albert C. Adams, Philadelphia, chairman of the NALU Committee on Social Security.*

Life partner . . . "Accident and sickness insurance in all its phases is an integral part of the life underwriter's programming and economic adviser-ship service to the client . . . Life insurance and accident insurance have the same economic basis, namely the dollar value of human life. There are only two types of economic values: life values and property values; therefore only two main types of insurance — life insurance and property insurance." *Dr. S. S. Huebner, C.L.U. educator.*

Unintentional foul? . . . "I do not believe that our great first-line conservative companies have set out willfully to destroy the agency system as we have known it. If I read the signs of the times correctly the trends of our economy are buffeting about even our great insurance institutions. In addition, smaller and newer companies, determined to unseat the insurance royalty of the past, have thumbed their nose at tradition, and assumed the Louis-Graziano pose of fistic combat rather than that of Gentleman Jim Corbett." *Harry K. Gutmann, CLU, New York.*

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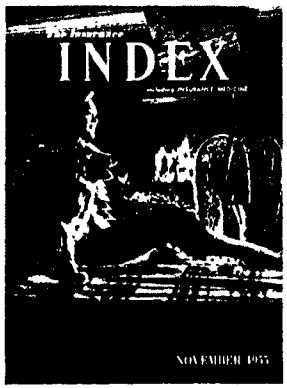
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Heralding the coming blasts of winter, pumpkins, stuffed turkeys and Christmas trees, Mike Roberts, outstanding California photographer, supplied the Index with the above fireside scene for its November cover. The photo is ideally symbolic not only of the season in general but also of upper California as a winter-sports playground the year around. Possible caption for this particular photo: "Lucky Dog!"

Quote: 1
Comments of noted insurance figures

Of Many Things 4
Insurance news highlights

Calendar of Events 6
Important convention dates

To Forgive, Define! 24
A few Hubbard "definitions"

A Visit To Battle Creek 28
About two rising insurance companies

Xerographically Yours! 40
Ditto creates new process

Life Section 44
A few of the facts of "life"

Fire and Casualty Section 55
Featuring company activities

Accident and Health Section 64
A&H news in capsule

Accent on $elling 74
Case histories of sales successes

Insurance Medicine

Editorial 86
Medical Digest 87
Current Literature 90

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