

## Georgia Northwestern Mutual Life Agents Conclude Annual 2-Day Conference Here



Nine of the "Top Ten"—the leading producers for 1935—among Georgia agents of the Northwestern Mutual Life Insurance Company are shown above as they attended the annual agents' meeting here Friday and Saturday. Left to right, standing: B. R. Bloodworth, of Athens; John C. Heath, of Atlanta; P. D. Reeser, of Marietta, and E. L. Fryer Jr., of Rome. Seated, left to right: Hamilton Yancey Jr., of Americus; Willard M. Murphey, of Macon; Daisy E. Bagwell, of Atlanta; George M. Venable, of LaGrange, and Harry Steinau, of Atlanta. The tenth member, B. Emory Wilcox, of Augusta, was unable to attend the conference.

Announcement of a 16 per cent increase in business volume for 1935 over 1934 featured the two-day Georgia agents' conference which closed Saturday in the offices of Luther E. Allen, general agent for the Northwestern Mutual Life Insurance Company, 200-204 Peachtree Arcade building.

Among other highlights of the conference was the presence of William Ray Chapman, assistant director of agencies, with headquarters in the home office of Northwestern Mutual in Milwaukee. Mr. Chapman presided at the educational sessions held both Friday and Saturday mornings, and on Friday afternoon.

The Georgia district managers' group held its annual meeting at the conclusion of the Friday afternoon session.

The two-day meeting was featured by a special luncheon for the agents at the Atlanta Athletic Club Friday, and by a dinner at the same place Friday evening, at which the agents' wives and employees in the general agent's office were guests. Mr. Chapman was the principal speaker of the evening, and Mr. Allen and others in the Georgia organization made brief but inspiring talks.

Stressing the stability, the security and the service of life insurance, Mr. Chapman pointed to the fact it has stood the test of two panics, the World War, a world-wide epidemic

and a world-wide depression, yet is stronger than ever.

"Those who sense these things," he asserted, "value the capacity of life insurance to conserve and compound savings as compared with ephemeral, catch-as-catch-can schemes that merely defraud and disappoint."

"Life insurance is the only medium known to man through which, if he lives up to his part of the bargain, he can create or accumulate, transmit or transfer, preserve or trustee in kind, by one contract, an estate which all the while is backed by a perfect diversification that insures one's investments as well as his life. Reduced to simpler terms, it is a certificate of deposit bought on an uncommon installment purchase plan that cancels at death all unpaid installments, and pays the face of the certificate even though payments have been made at less than one-half the legal interest rate annually."

Discussing the Georgia agency's unusual gain recorded during 1935, Mr. Allen states the increased production, following an even more substantial one the year before, resulted from the splendid efforts of the agency personnel in the state, which, though somewhat reduced in number, nevertheless made a gain of 16 per cent over 1934.

The two production leaders of the Northwestern forces in Georgia during 1935, he states, were Willard M. Murphey, of Macon, in volume of busi-

ness, and Ed L. Fryer Jr., of Rome, in number of lives. The highest ranking district agency during the year was Macon, under the direction of District Agent J. Clay Murphey. Other members of the Georgia agency who made outstanding records during 1935 were Daisy E. Bagwell, Harry Steinau and John C. Heath, of Atlanta; Hamilton Yancey Jr., of Americus; George M. Venable, of LaGrange; B. R. Bloodworth, of Athens; P. D. Reeser, of Marietta, and B. Emory Wilcox, of Augusta.

The year just begun, Mr. Allen states, is one of unusually bright prospects. Improved business conditions, he asserts, are being indicated constantly by the increased volume of business being presented to the Northwestern Mutual, as well as by a lowering of the lapse rate and the repayment of policy loans.

"The splendid record of life insurance in general," he states, "has captured the confidence of the public, which is turning more and more to that institution as the ideal method of conserving and maintaining the adequate estate for future use of dependents and old age."

That the Northwestern Mutual takes high rank as a part of the life insurance institution, he adds, is indicated by the fact that more than 50 per cent of the new business obtained each year is on the lives of present policyholders.