

STANDARD LIFE INSURANCE COMPANY

Old Line Home Office, Rucker Bldg., Atlanta, Georgia Legal Reserve

**NO BETTER OR SAFER OPPORTUNITY HAS EVER BEEN GIVEN THE INVESTING PUBLIC
—STANDARD LIFE INSURANCE COMPANY STOCK**

Charter was granted June 24, 1911, by the Secretary of the State of Georgia to 44 of the strongest and most successful business and professional men, for an Old Line, Legal Reserve Life Insurance Company with a Capital Stock of \$100,000.00 and a Surplus of \$40,000.00.

A Safe Proposition.—The Life Insurance Business, conducted on the Legal-Reserve plan, as prescribed by the Insurance Laws of the State of Georgia, and other States, is almost an exact science. There is nothing indeterminate or haphazard about the business, so conducted, the elements of chance and risk are entirely eliminated. Under this plan the Standard Life Insurance Company will conduct its Business.

Experience and actuarial computation have produced what is known as The American Experience Mortality Table. Under the Georgia law all Companies incorporated under the legal-reserve plan are required to set aside, as a Legal Reserve fund, at interest, under the supervision of the Insurance Department of the State, such a percentage of

each premium as the table shows is required, together with future premiums to meet death losses as they occur. Therefore, a new Company operated on this plan is scientifically and conclusively just as safe and secure as the largest Company in the world. No other business has such inherent elements of strength and unusual safeguards thrown around it by law as the business of life insurance.

The colored man has long felt the need of Old Line Legal-Reserve Insurance. His attempts to fill the need have thus far been confined to assessment associations and fraternal orders. Experience has clearly proved that these organizations cannot, from an insurance standpoint, be placed on a satisfactory and permanent basis. The colored man not

only needs life insurance, but he needs and should have the best. The Standard Life Insurance Company is the outcome of conditions and the response to the needs which call for an Old Line Legal-Reserve Life Insurance Company, with the proud distinction of being the first and only Company organized in accordance with this safe, scientific and approved method.

It is very gratifying and augurs well for the success of the Company, to say that before Charter had been granted, applications for stock had been received aggregating nearly \$30,000, or practically one-third of the entire capitalization. Some of the best known professional and business men in Georgia and other States all over the South have purchased stock. They realized that a good, substantial

life insurance company is the kind of investment that makes money.

The indications now are that the entire 1,000 shares of stock will be greatly over-subscribed and that the stock will be withdrawn from the markets inside of 30 days. It is the plan of the Company to scatter the stock with influential people in limited quantities throughout the entire United States, especially in the States where we plan to begin business, thereby securing a local identification, prestige and influence in each State that we could not otherwise get.

The favorable influence of so large a number of persons over such a wide territory practically insures, in our judgment, large dividends on the stock.

Twenty-one of the many reasons why you should invest in a safe, sound and conservative Insurance proposition

(1) **Because:** In the location of its headquarters the Standard Life Insurance Company is exceedingly favored. Atlanta is the center of the colored population of the United States. It has trunk line railways to all parts of the country. It is the third largest insurance department center in the whole United States. Its banking facilities are excellent, and it is the most progressive city in the South. A city so favored will afford unlimited scope to the Standard Life Insurance Company in which to expand and flourish.

(2) **Because:** The Company will be under the strict supervision and closest inspection of the Insurance Department of Georgia, and every other State in which the Company operates. Every business transaction, every agency and policy contract, every investment of reserve funds, and every disbursement of funds for whatever purpose, are all subject to the careful scrutiny of the Insurance Commissioner of Georgia and all other States entered.

(3) **Because:** The Standard Life Insurance Company is the first and only Company to be organized by colored men in accordance with safe, scientific and approved methods; its growth and development will naturally be rapid, and it will receive the "cream of the race" as its patrons.

(4) **Because:** The Standard Life Insurance Company is being organized on a strictly business basis. (The Western Insurance Review, St. Louis, Mo., says: "The promoters seem to have gone about the business in the right way.")

(5) **Because:** The men forming the Organ-

ization Committee, forty-four in number, in eight states, are men who have made splendid success in other enterprises; they are men of means and ability, having the reputation of being careful, successful and trustworthy business men.

(6) **Because:** The Board of Directors will be scattered throughout the entire country, men of the highest standing among the business, financial and professional men in their respective communities, whose duties will not be perfunctory, but who will be active and advisory in their several localities.

(7) **Because:** Twelve months were spent studying the plans and best methods of the Old Line Companies which have been tried and proved highly successful, consulted and received advice from several of the leading actuaries.

(8) **Because:** Of the fact that a very few Old Line Companies extend their operations to the colored risks.

(9) **Because:** There is a greater demand for Life Insurance among our people to-day than there has ever been.

(10) **Because:** The Standard Life Insurance Company is to be a National Company in its investments, and its agency policies, and also in its directorate.

(11) **Because:** The entire United States will be our field of operation. We can and will enter all States where the colored population will justify the necessary payment of licenses, taxes and fees. In a report given out last year, there are in the United States 40,000,000 insurable risks, with only 4,000,000 insured.

Think of the field, the tremendous possibilities.

(12) **Because:** The Standard Life Insurance Company will write Industrial, Intermediate, as well as the Ordinary Insurance Business.

(13) **Because:** The investment will be safe and sound beyond all doubt whatever. Old Line Insurance has been tested in the "severe school of adversity," and it has given abundant proof of its enduring qualities. No man, unless he be utterly uninformed on current affairs, and particularly of financial affairs, will to-day question the soundness of the principles upon which such insurance is based, and the absolute security afforded investors and patrons.

(14) **Because:** Unlike any other commercial organization, the capital stock of a Life Insurance Company cannot be impaired, and must be invested in securities prescribed by the State.

(15) **Because:** The Old Line Companies yield returns to their stockholders that no other business can equal. Stock in the Standard Life Insurance Company is sure to pay large dividends.

(16) **Because:** The investments of the Company will be limited largely to Real Estate, Mortgages and loaned in the States and among the people from whom the business comes, and at a low rate of interest.

(17) **Because:** The stock is being scattered among the most prominent business and professional men, whose influence and prestige and work will give to the Standard Life Insurance Company a large volume of the very

best business from other sections—an asset of great value.

(18) **Because:** The Company has the endorsement of fifteen (15) of the leading Insurance Journals, North, East, South and West. Also the hearty endorsement of the leading papers of the South.

(19) **Because:** The Standard Life Insurance Company has enlisted the interest of a large number of men of reputation and reliability in the business, which means a large and efficient agency force at the very beginning.

(20) **Because:** We should develop our own great Insurance institutions, and thus keep pace with the rest of the world in this as in other great movements. The Standard Life Insurance Company proposes to be a factor in the development of the Insurance business of the race and to demand by its inherent merits the confidence and patronage of the insuring public.

(21) **Because:** The organization will give employment to thousands of our people.

Now is the time to buy. A safe and profitable investment and is sold on such terms that every one can buy.

The stock of the Standard Life Insurance Company is now for sale on the following terms and conditions:

One Hundred and Fifty Dollars a share, par value One Hundred Dollars.

Subscriptions to this stock shall be paid 20 per cent in cash, balance in four notes, each for 20 per cent of the purchase price and due respectively in three, six, nine and twelve months from date.

ORGANIZATION COMMITTEE

H. E. PERRY, Insurance Chairman of Organization Committee, Atlanta, Ga.

J. O. ROSS, President Atlanta State Savings Bank; Grocer; Treasurer Organization Committee, Atlanta, Ga.

WM. DRISKELL, Secretary and General Manager Union Mutual Association; Director, Atlanta State Savings Bank; Vice Chairman of Organization Committee, Atlanta, Ga.

HARRY H. PACE, Cashier Solvent Savings Bank and Trust Company, Secretary of Organization Committee, Memphis, Tenn.

H. C. DUGAS, Cashier, Penny Savings Bank; Secretary and Treasurer Georgia Mutual Insurance Company; Assistant Secretary Organization Committee, Augusta, Ga.

E. W. LEE, President, Morris Brown College; Trustee, Wilberforce University, Atlanta, Ga.

EMMETT J. SCOTT, Executive Secretary, Tuskegee Institute; Corresponding Secretary, National Negro Business League, Tuskegee Institute, Ala.

JAS. L. REDDICK, U. S. Revenue Storekeeper, Gauger and Farmer, Macon, Ga.

W. S. SUMTER, Real Estate and Insurance, Jacksonville, Fla.

N. B. YOUNG, President, The Florida Agricultural and Mechanical College, Tallahassee, Fla.

R. L. ISAACS, Department of Mathematics, Prairie View State Normal and Industrial College; Assistant Cashier, College Bank and Trust Company, Prairie View, Texas.

W. G. WATERFORD AND SONS, General Merchants and Buyers of Cotton and Seed, Edmondson, Ark.

L. G. WATTS, Grocer, Atlanta, Ga.

JAMES M. HENRY, Dental Surgeon, Albany, Ga.

S. S. SYKES, Undertaker and Funeral Director, Decatur, Ala.

L. S. BALLARD, Letter Carrier, Jackson, Miss.

B. BOUTTE, Contractor and Builder, Houston, Texas.

C. W. ADAMS, Proprietor, North Texas Sales Stables, Houston, Texas.

AMMON COTTON, Railway Postal Clerk, Atlanta, Ga.

ADOLPH N. GOUDON, Physician and Surgeon, Augusta, Ga.

R. R. CHURCH, JR., Banker, Memphis, Tenn.

JOHN E. FORD, Pastor, Bethel Baptist Institutional Church, Jacksonville, Fla.

ALEX. D. HAMILTON, Contractor and Builder, Atlanta, Ga.

SOPIO A. JONES, Jones and Price, Lawyers, President, Arkansas Realty and Investment Company; President, Arkansas Negro Busi-

ness League; Vice President National Negro Business League, Little Rock, Ark.

J. B. BELL, Capitalist, Houston, Tex.

J. M. FRIERSON, Undertaker, Houston, Texas.

WADE C. ROLLINS, Treasurer, Prairie View State Normal and Industrial College; Cashier, College Bank and Trust Company, Prairie View, Texas.

F. M. DUGAS AND SONS, Undertakers, Augusta, Ga.

S. B. PERRY, Cotton, Houston, Texas.

SOL. C. JOHNSON, Editor and Proprietor, The Savannah Tribune; Director, The Wage Earners Bank; Superintendent of Agencies, Guaranty Aid and Relief Society; Vice-President, Royal Undertaking Company, Incorporated, Savannah, Ga.

L. E. WILLIAMS, President, Wage Earners Savings Bank; Resident, Guaranty Aid and Relief Society; President, Royal Undertaking Company, Incorporated, Savannah, Ga.

M. C. B. MASON, Corresponding Secretary of Freedman's Aid Society, Methodist Episcopal Church, Cincinnati, Ohio.

SILAS X. FLOYD, Principal, Mauge Street Grammar School, Augusta, Ga.

CHARLES H. ANDERSON, Chas. H. Anderson Fish and Oyster Co., Jacksonville, Fla.

WALTER S. SCOTT, Dry Goods, Secretary

and Treasurer, The Wage Earners Loan and Investment Company, Savannah, Ga.

HENTY A. BOYD, Assistant Secretary, National Baptist Publishing Board; Treasurer and Manager of the Nashville Globe Publishing Company; Manager, National Negro Doll Company; Secretary of the Sunday-School Congress; Treasurer and Manager of the National Church Supply Company, Nashville, Tenn.

H. STRAWBRIDGE, Insurance, Birmingham, Ala.

T. H. HAYES, Undertaker, Vice-President, Solvent Savings Bank and Trust Company, Memphis, Tenn.

ARCHIE G. REEMS, Bookkeeper, Solvent Savings Bank and Trust Company, Memphis, Tenn.

J. M. KING, Insurance, Birmingham, Ala.

A. L. LEWIS, Secretary and Business Manager, The Afro-American Industrial Insurance Company, Jacksonville, Fla.

THOMAS V. McALLISTER, Receiver of Public Moneys and Special Disbursing Agent, U. S. Land Office, Jackson, Miss.

SCOTT BOND AND SONS, General Merchants, Ginners, Hard Wood Lumber Manufacturers, Farmers, Madison, Ark.

G. H. TILLMAN, Baker, Live Oak, Fla.

Central Bank and Trust Corporation, Asa G. Candler, President, Fiscal Agents and Depository,

A Post Card From You Will Bring Our Representative or Full Information

STANDARD LIFE INSURANCE COMPANY

Home Office, Rucker Building, Atlanta, Ga.