

Actors, Artists & Actuaries

*Insurance and
American Pop Culture*

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Introduction

“My work in music helped my business and work in business helped my music.”

—Charles Ives

If you're interested enough in insurance and the arts to be reading this book, chances are you've spent time in the insurance industry. Perhaps you've been bothered about how popular culture has portrayed the industry. Well, you'll be pleasantly surprised to learn that although the industry has taken its share of abuse from artists over the years, it's also received a few bouquets.

For example, when writers from the hugely popular television show, *Father Knows Best*, were looking for a suitable profession for their lead character, they turned to insurance. Why? Because insurance symbolizes stability, reliability, trustworthiness, all those things one would want in a father.

You also may be pleased to learn that author Betty Smith thought so much of the industrial life insurance agents that collected nickels and dimes each week in her New York neighborhood that she made one a central focus of her hugely successful book “A Tree Grows in Brooklyn.” And composer Charles Ives, as the quotation above reveals, found his insurance business and his art so inextricably linked that he could not imagine one without the other.

We hope these pages are filled with many such surprises for you. There are sections featuring film directors Woody Allen and Francis Ford Coppola; pop music icons the Beatles and Bob Dylan; best selling author John Grisham as well as a host of other talented people who've woven insurance into their art. We hope you'll be inclined to explore some of these works on your own and share your impressions with your colleagues.

And one more thing: If you're new to the insurance game, an actuary is *not* a place where they bury dead actors.

Insurance in Print

A Tree Grows in Brooklyn

(by Betty Smith, 1943)

Bred in the poverty of turn-of-the-century Brooklyn, a young girl seeks to rise above her grim surroundings. *A Tree Grows in Brooklyn*, Betty Smith's first, and by far her most popular, novel is an insightful portrait of first-generation Americans who struggled against enormous odds to live up to the aspirations of their immigrant parents.

Betty Smith not only wrote *A Tree Grows in Brooklyn*, she lived it. She was raised in the Williamsburg section of Brooklyn during the early 20th Century and the book, more than anything else, is her story.

Selling 300,000 copies in its first six weeks, this unlikely best seller captured the imagination of a war-torn America when first published in 1943. Servicemen were particularly drawn to the novel, perhaps due to its uniquely American flavor. Over the years, the book has won critical acclaim and numerous awards, including its 1995 selection as a "Book of the Century" by the New York Public Library.

Betty Smith, much like her young heroine, Francine Nolan, defied all the odds, penning a classic in her first attempt. Over the next six decades, the book sold millions of copies and was translated into more than 15 different languages. In 1945, the film *A Tree Grows in Brooklyn* marked Elia Kazan's directorial debut. A Broadway musical version followed in 1951.

Rent, Food & Insurance

But what does a heart-rending story set in the tenements of Brooklyn have to do with insurance? Actually, quite a bit. Smith paints a bleak picture of life in Williamsburg in the early years of the 20th Century. Immigrants clung to the notion that their children could escape the cycle of poverty that had ensnared them. Harsh economic conditions, however, would shatter those dreams as children were pushed out of the schoolroom and into the workplace to help support their families.

Ironically, for many of these working young people, this period would prove to be the high point of their lives. With a dollar in their pocket and a swagger to their step, they hung out on street corners, went to dances, fell in love. But good times never lasted long in early-20th Century Williamsburg. Marriages and children came far too early and inevitably that swagger begat the shuffle, stumble and fall.

As young families struggled to make ends meet during those years, most of their earnings were devoted to food, rent and insurance – and not necessarily in that order. Life insurance was considered as essential as a roof over one's head or food in one's stomach. Katie, Francine's mother, reveals her priorities early in the book, "Sometimes after the rent is paid and the insurance," says Katie to her mother, "there is hardly enough left for food."

Katie would sooner skip a meal than skip her weekly insurance payments. "I must keep my policy up," Katie says, "I wouldn't want to be buried as a pauper in Potter's Field. That's something [the children] could never rise above; neither they, nor their children, nor their children's children."

Author Betty Smith's first-hand experience with Williamsburg's merchants and salesmen provided her with a wealth of inspiration. In Smith's Williamsburg, one quickly learns it's a *caveat emptor* marketplace out there. There was Hassler the Butcher who sold the best soup bones in the neighborhood, but ground his meat in the back room. His competitor, Werner openly ground his steak in front of his customers, but only after trying to convince them that the steak that he kept "on the plate" was ground that morning.

There was the Jewish pickle vendor on Moore Street who reportedly had two pickle barrels – one for Gentiles; one for Jews, and "Cheap Charlie" the candy store owner from whom neighborhood kids would select a number with each candy purchase hoping to win that *special prize*. The only problem was, nobody ever won. Charlie rigged it.

There were tight-fisted grocers, gruff Christmas tree vendors and downright crooks, like the real estate swindler that cheated Katie's mother out of her life savings. In fact, Smith's Williamsburg is portrayed as a commercial jungle, loaded with traps and pitfalls ready to snare the unwary customer. Each transaction is embarked on with caution and distrust save one: the life insurance sale.

The Insurance Collector

To the poor of Williamsburg, the only affordable life insurance was industrial life insurance. “Insurance collectors” would visit each apartment on a weekly basis to gather the nickels and dimes that constituted the industrial life premium. The collectors were actually insurance agents who most likely were recommended by the policyowner’s parents or elder siblings. A bond developed between agent and client, nurtured from generation to generation.

Unlike other local merchants, the insurance agent was treated as a member of the family. When Katie wanted to get together with her mother or sisters, it was the insurance collector who passed along the invitation. Without a telephone, the insurance collector (Smith never identifies the collector by name) was the chief means of communicating news and gossip from the neighborhood.

When Katie was estranged from her sister, she was able to keep up with her through the insurance collector who she called the “official accredited family reporter.” The news from the insurance collector that Sissy had given birth to a child who died in her arms prompts Katie’s instruction to the agent: “Next time you see my sister, tell her not to be such a stranger.” And just like that, the feud was over.

Smith portrays early-20th Century Williamsburg as a highly matriarchal society, where men are either working or raising a few at the local tavern. Few men appear in the book. Of those that do, most are of little consequence. They know it and so do their wives and children.

Women plan the budgets, make the financial decisions, and hold their families together, so it’s not unusual that Katie would attempt to gather whatever financial knowledge she could glean from the neighborhood insurance collector. Since the Nolans preferred tin cans to banks, the insurance collector was Katie’s sole link to the financial services sector.

Later in the novel, the insurance collector gives Katie the latest family news, but can’t resist a pitch for his company’s newest endowment policies:

Katie: What news do you bring me of my mother and sisters?

Insurance Collector: Well, for one thing, I just insured your sister’s babies, Sarah and Stephen.

Katie: But she’s had them insured since birth — a nickel a week policy.

Insurance Collector: This is a different policy. Endowment.

Kate: What does that mean?

Insurance Collector: They don't have to die to collect. They get a thousand dollars each when they're eighteen. It's insurance to get them through college.

Kate: Oh my! First a doctor and hospital to give birth, then college insurance. What next?

When Katie suddenly finds herself widowed, pregnant and unemployed, it's the insurance collector who saves the day. It happens after Johnny, Katie's husband, dies unexpectedly from pneumonia brought about by acute alcoholism.

Smith describes how in cases like these, unscrupulous undertakers would pay off hospital orderlies for the names and addresses of the nearest kin. In the Nolan's case, a Williamsburg undertaker did just that and arrives at the Nolan's doorstep the morning after Johnny's death. Claiming to be a friend of Johnny's, the undertaker offers to help Katie in her hour of need.

He can arrange, he says, a beautiful funeral and — at no additional charge — advance Katie money on Johnny's insurance policy. This provides him an ideal opportunity to clandestinely eyeball the policy's death benefit and mentally calculate a price for Johnny's funeral. Invariably, he sets the cost of these funerals at 80% of the death benefit, which in Johnny's case was \$200. “[Funeral directors] *had* to leave a little money,” Smith writes, “for mourning clothes to keep the people satisfied.”

Later, the undertaker feigns surprise when looking at Johnny's death benefit and, with a flourish, removes \$25 from his pocket as an advance for Katie. Days later Katie learns that Johnny's plot will cost her an additional \$20. Always wary, Katie scrutinizes the plot's deed. “Why should I want to cheat you”, asks the undertaker. “Why should anyone want to cheat anybody,” replies Katie, “but they do.”

It is here that the insurance collector steps in. After Johnny's death, the Nolans fall on hard times. Katie, pregnant and jobless, cannot scrape up enough money to pay next month's rent, never mind the weekly insurance payments. The insurance collector, recognizing her plight, suggests Katie cash in her children's policy, an option she never knew existed.

“[People] stop paying premium and the company keeps mum,” says the insurance collector. “Time passes and the company just keeps the money already paid in.” I’d lose my job if they knew I told you about this.” (Smith had a dimmer view of insurers than she did of their agents.)

The insurance collector reflects on all the Nolans he’s insured over the years — Katie’s parents, sisters, nephews and nieces. “I carried so many messages back and forth,” he says, “I feel like part of your family.” Based on the insurance collector’s advice, Katie cashes in the children’s policies while maintaining hers. The \$25 cash value gives her another month of groceries, rent and, yes, insurance coverage on her life.

When *A Tree Grows in Brooklyn* was first published, some readers objected to what they perceived as its anti-capitalist bent. Neighborhood merchants were greedy and unions glorified. In fact, to some Smith seemed to be questioning whether our basic freedoms were worth preserving in the face of such poverty and despair.

These critics ignored, however, how many valentines were delivered to America through this marvelous work. Despite extreme poverty, these immigrants were proud of their new homeland. That thought is underscored throughout the book. These people, Smith writes, recognized that America allowed any individual to reach beyond their family’s station, a notion that was unthinkable in their home countries.

These critics also must have forgotten Smith’s depiction of the insurance collector, who offered comfortable conversation and a receptive ear to Katie throughout her years of turmoil. Equally important, the insurance collector — along with Katie’s mother — helped mold Katie’s vision of the world. Through these two powerful influences, Katie absorbed crucial lessons about thrift and financial responsibility, lessons she passed on to her children.

Industrial life insurance was quite common in the early half of the 20th Century and those who purchased it frequently tell stories of weekly agent visits not unlike those featured in Smith’s book. Smith may have been highly distrustful of most Williamsburg merchants, but clearly she retained a warm place in her heart for the neighborhood insurance collector.

Rainmaker

(John Grisham, 1995)

Making a demon of an insurance company is a time-honored tradition in the popular arts. People in the midst of a hardship can always be portrayed as hapless victims before the greed and insensitivity of corporations who took their money and then broke their promises.

Fair enough for an easy dramatic formula. But there should be a minimum requirement (dare one say a regulation) that portrayals of insurers must have some subtlety, some finesse. Let there be a struggle by all means between claimant and carrier but let it have some complexity, uncertainty and even some bad faith on both sides.

I direct this admonition particularly to John Grishman, best selling author of trial lawyers as dragon slayer stories and in the case of his book, *The Rainmaker*, an insurance company as the ugly, mean, clumsy, stupid, evil, dragon. Great Benefit Life Insurance Company is so dark an entity, it's hard to imagine anyone not wanting to take pleasure witnessing its last breath. I suppose there is a narrative necessity in coloring the evil doer as dark as possible. After all, it keeps the hero focused on his mission and keeps the reader rooting without ambiguity.

Make no mistake, Grisham has it in for all insurance companies. His hero, Rudy Baylor, an awkward, slightly below average, just graduated law student, is tutored early on by a professor in the moral obligation and sheer delight of going after insurers. He offers to advise Rudy on his upcoming trial, despite being preoccupied with going full bore after Allstate for unspecified wrongdoing. (Mentioning the Allstate name was probably daring enough for Grisham, the lawyer turned author). "I wanna help you, Rudy. There's nothing more thrilling than nailing an insurance company. Believe me."

Rudy's client is a young, poor, man dying of cancer in his parent's house, after being denied life-saving treatment (albeit experimental) by the company. Rudy met the parents in a law school legal clinic. The young man cannot now be saved, but justice can be done for the family and Rudy can make big bucks in the bargain. Grishman isn't demure about the rough and tumble of the trial lawyer's career or the potential for enrichment. In fact, he revels in it. Who, after all, is going to take on these evil giants, if not the contemporary version of the old west gunslinger with a heart of gold.

Rudy only has his big heart and a willingness to proceed to offer his clients. He hasn't got a clue about the law or trial practice. He needs help at every juncture in his Homeric quest to see justice done, despite the odds. And we are greatly entertained by the assistance that comes his way.

First, he joins a law firm of low-life legal sharks led by a senior partner who may need a defense attorney himself. Rudy's guide in the nuances of legal practice and literal ambulance chasing is a staff member, who has failed the bar exam six times, but knows his way around a hospital corridor. And perhaps most amusing and disconcerting is the sympathetic, anti-insurance company judge, who bends every rule of procedure and evidence to keep Rudy's case on track. He also provides Rudy with some private lessons in tactics just to keep the game fair.

Rudy's adversaries are a team of attorneys from the premier firm in Memphis, where the story takes place. A firm that would have snubbed him as a law school graduate and one that is clearly willing to do almost anything to defend the practices of their pay-through-the-nose client. Of course, even they are taken by surprise by the courtroom antics and corrupt internal procedures of the insurance company, as it seeks to profit by its across-the-board denials of coverage. I'll leave the reader to discover the details and decide whether capital punishment for this insurer might be appropriate when Grishman is through with his horse whipping of the industry.

The cross examination of the company CEO, (a rare occurrence in such trials) should offer some amusement to insurer staffers, whatever the ethical conduct of their company. The brief, rudimentary testimony, on the various categories of surplus an insurer might have on the balance sheet, will provide accounting aficionados with a giggle.

Grishman isn't content with allowing his hero a singular focus on defeating the insurance company dragon. While working night and day to keep afloat financially and keep pace with his case, Rudy somehow manages, among other endeavors, to rescue a young damsel from spousal abuse, first using the law and then a baseball bat to greater effect.

But the central message of the fast paced, if unsubtle, main story is that there are too few lawsuits against insurance companies and that if only policyholders knew justice was a phone call away, the world would be a better place. Indeed.

Insurance in Film

Rainmaker

(Directed by Francis Ford Coppola, 1997)

Francis Ford Coppola is a legendary director and screenwriter with a keen sense of the epic possibilities in a story line (*The Godfather, Patton*). So one comes to the film version of John Grisham's *The Rainmaker* expecting a rather pedestrian, if quickly moving, story is going to be cinematically elevated to a higher plane, complete with broader and deeper perspective and a more intense moral struggle. Wrong.

Coppola obviously read the book. You have to give him that. The movie follows the narrative quite faithfully, even in its trimmed-down version. But one can only surmise that this was not exactly a labor of love for Coppola, his lack of passion in the material is evidenced throughout the film. Like Grisham's book, the story is all, and things proceed with little pause for reflection or even, at times, narrative coherence.

Still there is a lot of fun to be had with this movie. Most especially, the casting decisions bring life to an otherwise tired morality tale of dying victim fights behemoth insurance company with his last breath and his heroic, if hapless, trial lawyer by his side.

Matt Damon nails the role of Rudy Baylor, a below average, earnest, plucky, virgin lawyer. And you have to love Mickey Rourke as the head of the cheesy law firm Rudy joins. The shark in a tank in his office reminds the audience where this character is coming from. Danny Devito is endearing as the wannabe lawyer. He has failed the bar exam six times, but develops cases by literally chasing after ambulances and sneaking into hospitals. He's also not above making appearances in court despite the prohibitions against non-lawyers practicing. His seasoned wisdom is vital to Rudy's success. Jon Voight fills out the legal casting as the head of the white shoe firm that defends the insurance company against charges it improperly denied treatment coverage to a young man dying with cancer.

Given Grisham's affection for the legal profession, it is not surprising the meatier roles go to the lawyers. The judge in the big trial, Danny Glover, has

a far more diminished role in the movie than in the book. Time considerations may have been one reason Coppola reduced the judge's role or may have found his over-the-top interference in the case, helping Rudy with inside information and favorable rulings, not credible, even for beating up on an insurance company.

Unfortunately, the demonic insurer gets a little short changed for all its contribution to the darkness in the story line. The trial reveals the company has been unscrupulous, stupid, neglectful and greedy. But its representatives are a bit benign given the misery caused. Maybe that's too accurate for comfort. This observer would have preferred a more clever, brighter crew of evil doers. Truth be told, the book's insurer representatives were also rather lackluster villains.

Coppola takes for granted that his audience assumes insurers screw their customers. Thus he doesn't expend a lot of energy explaining the nuances of the case and how the company went about not only denying coverage for the defendant but for most of their policyholders. No effort is made to distinguish this bottom feeder from any other insurers in the business, i.e., all insurers are snakes, just some more venomous than others.

There are some squirmy moments over stealthily discovered (by less than honorable methods) company underwriting manuals that will provide a chuckle to the knowledgeable professional who knows such language would never make its way into an underwriting manual.

And Roy Schieder provides the right satanic look as the CEO dragged into court. Rudy's penetrating probe reveals a chief executive whose lack of knowledge of company practices is only exceeded by his lack of scruples with regard to insurance accounting and claims practices. Insurance company staffers may delight in watching Schieder's executive swagger disintegrate in the courtroom regardless of their view of how insurers are treated in the film.

This is an insurance film that requires a touch of masochism and a sense of humor on the part of the professional. Nevertheless, there are interesting moments and some worthwhile performances.

A Tree Grows in Brooklyn

(Directed by Elia Kazan, 1945)

The film version of *A Tree Grows in Brooklyn*, directed by Elia Kazan, was released in 1945. The film starred Dorothy McGuire as Katie, James Dunn as Johnny (who won a supporting actor Oscar that year) and Peggy Ann Garner as Francine.

Although generally faithful to Smith's book, the film frequently strays from the novel's core strength: the complexity and vibrancy of its characters. The Brooklyn residents populating Smith's book were essentially likeable people despite obvious flaws. Not so with Kazan's. His characters, more often than not, appear flat and one-dimensional.

Katie is always the hard-nosed pragmatist, Johnny the incurable romantic. There's none of those magnificent shades of gray that Smith brings to her work. Smith captures the beauty *and* wretchedness of Williamsburg in the early 20th Century. Kazan tries hard, but is far less successful.

In the film, Johnny's free-spirited attitude and pie-in-the-sky promises grow increasingly distasteful as the film progresses. You almost hope for his early demise, just to get him off the screen. Katie, on the other hand, comes across as a woman who *always* puts the emotional needs of her family *last*. When Francine cries out that "the tree" in their courtyard is being removed, Katie is briefly sympathetic, but quickly reverts to form, curtly advising her daughter to forget about the tree's untimely demise. That tree, she says, "ain't gonna put no money in the bank."

Barker, The Insurance Collector

Of all the film's characters, however, none is further from Smith's original portrayal than the "insurance collector." Kazan provides the collector with a name, Mr. Barker, but strips him of the humanity that made him such a compelling presence in the first place.

Kazan's choice of actor for the insurance collector's role, Charles Halton, offers the first hint that this film's insurance collector will be a far cry from the book's. Halton was born to play annoying roles. With his snapping turtle features and rimless glasses, he looks like an accountant sans the personality. Halton was simply incapable of playing a loveable character, so

he never tried.* Throughout his career, Halton was the actor one turned to when the script demanded a humorless, supercilious functionary.

Halton, as Barker, is seen early in the film calling on the Nolans for their weekly insurance payments. Katie clearly wants to make a good impression when he arrives, not so much for what he's likely to think of her, but for what she fears his wagging tongue will reveal to the neighbors he visits.

Barker's gossipmongering begins as soon as Katie enters the room. "Mrs. Nolan always looks the lady," says Barker. "You should see some of my people, *even ladies with husbands that work steady*," he adds while casting a glance for any sign of the oft-jobless Johnny Nolan. For one revealing moment, Kazan closes in on Barker's shoe as he disapprovingly noodles the Nolan's threadbare carpet.

As Barker sips his *de rigueur* cup of coffee, his conversation always reverts to the need for and necessity of life insurance. Responsibility and prudence are the values Barker seeks to instill in his clients. "Old man Gentry's off to jail, again, but she's still keeping up his insurance just the same," says Barker. Katie nods understandingly as she dutifully parcels out her own weekly payments.

Barker then confides to Katie and the children that the Gaddis's (neighbors who are known for buying new dresses for their gravely ill daughter, Flossie) are not keeping up with their life insurance payments. "It will mean Potter's Field, most likely . . . that's what people get, wasting good money to give her dresses instead of insurance — dresses that will last longer than she will. All depends on what folks thinks is important."

Katie is clearly disturbed by such cold, morbid talk, but basically shares Mr. Barker's views on death and responsibility. When Francine attempts to interrupt the conversation to let Mr. Barker know that her father's feelings on those dresses differs from his, Katie cuts her off saying, "Yes, Mr. Barker it all depends on what folks thinks is important."

Kazan effectively uses the *dress vs. insurance* theme throughout the film. When Flossie appears early in the movie with a recently purchased dress and asks Katie if she sees anything new, Katie, oblivious to the child's clothing,

* Although as Mr. Carter, the persnickety bank examiner in "It's a Wonderful Life," Halton is actually seen smiling at film's end as he tosses a few dollars into George Bailey's Christmas kettle.

responds that Flossie looks like she's feeling better. This sends Flossie off in tears, shrieking "Well, I'm not."

Johnny, on the other hand, notices Flossie's new dress immediately, complementing her when he sees her standing in the stairwell later that day. When Flossie, obviously pleased by Johnny's attention, tells him it's a silk dress, Johnny says that's impossible. "That dress," he says, "must be made of flower petals and bird wings and a little old piece of cloud."

The remark brings a smile to the faces of both Flossie and Francine. Even Katie, scrubbing the upper landing, looks down on the scene with her own smile of resignation and shakes her head at how far removed she has become from Johnny's world of dreams and dresses.

When the Nolans later get word that Flossie has indeed died, Johnny says that at least she had all those pretty dresses to take pleasure in, while Katie dismisses the notion saying those dresses will do her no good now that she's buried in Potter's Field. Mr. Barker couldn't have said it better.

Although Kazan's *A Tree Grows in Brooklyn* essentially ignores the last two chapters of Field's book, * the insurance collector maintains his integral role in the film. Even when Barker is not on screen, his life lessons permeate the script. Despite his pronounced influence on Katie, however, he will never gain her trust.

When the insurance collector remarks disapprovingly that Katie's sister has taken up with another man, Katie makes certain her children are out of earshot before firmly asserting: "You got no right Mr. Barker to be carrying tales about my sister as if there was something wrong." A nonplused Barker responds: "Strike me dead if I'd ever think of mentioning it to anyone but you, Mrs. Nolan." "Yeah, sure, I know" Katie says dismissively. Betty Smith would never have contemplated such an acerbic exchange between these two characters.

Inexplicably, Kazan plays down the greed and pettiness of other Williamsburg merchants. In Smith's book, Werner the butcher intentionally drops the piece of suet Francine requests with her ground steak before placing it back in the

* Actually, Smith originally intended her book to conclude around the time of Johnny Nolan's death. Publishers seeking a more upbeat ending convinced her to add two more chapters. In that respect, Kazan's film is more in keeping with Smith's original vision.

package. In Kazan's film, Werner grumbles at Francine's request, but no suet ever touches the ground.

Why did Kazan choose to alter the insurance collector's character so dramatically? Perhaps he felt the need for additional conflict to drive the story and an amiable insurance agent simply didn't fit the bill. Or maybe he was uncomfortable with Smith's portrayal of a likeable, helpful insurance agent. Kazan spent his formative years in Manhattan and was a decade or so younger than Smith, so his experiences with insurance agents may have been more hard edged than hers.

So, which portrayal of the insurance collector more closely resembles the truth – Smith's or Kazan's? Based on our personal conversations with friends and relatives who dealt with industrial life agents during the early- and mid-twentieth century, our vote goes to the former.

Curse of the Jade Scorpion

(Directed by Woody Allen, 2001)

Curse of the Jade Scorpion, written and directed by Woody Allen, is a must-see for insurance professionals for one big reason: It's one of the few movie comedies centered around an insurance company: North Coast Fidelity & Casualty. The insurer provides a 1940 setting for all sorts of high jinks and one-liners among so-called insurance professionals.

It's bound to remind some p&c folks of their own offices and give others ideas of what fun they could be having in the office. However, be careful, many of the film's jokes do not stand up to today's more sensitive, button-down office environment. The sexist humor and slap and tickles may have period authenticity, but are bound to offend some viewers.

As C.W. Briggs, Allen takes his customary starring role. Briggs is an insurance company investigator at odds with management, the police and many of his fellow slack-offs. As an expert in burglar-proofing client's homes, Allen ignites this screwball comedy by becoming the chief suspect in a series of high-end burglaries that he's been selected to investigate. A dastardly hypnotist (David Ogden Stiers) gets involved and motive along with innocence and guilt get twisted around each other as the plot unfolds

The President of North Coast F&C (Dan Ackroyd) is a narrow-minded, quick-to-judgment, greedy insurance boss you love to hate. He's not without some redeeming qualities, however. For example, he recognizes the company is unproductive and in desperate need of modernizing. To that end, he hires an efficiency expert (Helen Hunt) who manages, predictably, to annoy every staff member in the finest tradition of consultants the world over. Some (women in the insurance industry for starters) may not find the sleeping-with-the-boss plot line amusing, but one needs to take this movie with a sizable grain of salt to appreciate its pleasures.

The script is far from Allen's best and his own character appears a little long in the tooth. The complications of the plot and the confrontations among characters offer some funny moments, but the movie lacks comedic meat.

The film certainly looks wonderful on the screen with warmly lit cinematography that allows for relaxed watching. The set design is also especially attentive to details of the period (insurance offices were certainly

more interesting to look at back then), providing a welcome distraction when the narrative sags.

Most disappointing for the insurance pro is the absence of real, on-the-money, insurance gags in a film focusing on an insurance office. Had Allen seriously explored the comedic possibilities of the insurance industry rather than just using the company as backdrop for his broader humor, the film may have turned into a genuine insurance classic, right up there with *Double Indemnity*.

We would have loved to see Allen's cynical take on, say, negotiating claims with policyholders, preparing a company's underwriting manual, or devising a cogent explanation to stockholders why a firm with a healthy "surplus" remains unprofitable. At least those of us in the insurance industry would have enjoyed a few laughs.

About Schmidt

(Directed by Alexander Payne, 2002)

Early in *About Schmidt*, starring Jack Nicholson, we find our anti-hero sitting alone in a dark and drab office, watching the clock tick off the final minutes of his actuarial career at an Omaha life insurance company. It is a strikingly gray and bitterly tinged commentary on one man's existence. It's hard not to feel bad, to want to turn away, especially if insurance is the business you've devoted your life to.

Schmidt isn't happy about his retirement. It roils him that he's being replaced by an smarmy young business school graduate who "knows nothing about risk assessment." He offers to be available after retirement to assist the company and his inexperienced successor, but it's painfully clear few questions are likely to come his way.

The existential dagger goes deeper when we find Schmidt at his retirement dinner (nice turnout) being feted by his boss for all his years of service, his long and loving marriage and most important of all for the friendship they shared through the years. Out in the cold, with no plan for the years ahead, his wife suddenly dies and soon after Schmidt learns his boss, that "old pal" of his, had been having an affair with her.

His wife's death (the size of the death benefit isn't mentioned) leaves Schmidt alone to confront the question of where he has been and what he can do to overcome his feelings of failure and regret. The journey he embarks on, both psychological and geographic, provides (despite a self-pitying voiceover) some humor, pathos, insight and a vision of personal redemption for viewers to chew on. Kathy Bates's character (the mother of his daughter's fiancée) is particularly well drawn as someone who opens the eyes and hearts of those she encounters.

Midwesterners might find the filmmaker's attitude toward the region condescending and angry, as if a personal score was being settled. (Director Alexander Payne was born in Omaha, Nebraska.) This perspective masks, somewhat, the film's harsh light on the life insurance business as the ideal context for considering a life not lived. Schmidt is a measurer of risk down to the finest detail. His own life, however, is devoid of risk consideration, let alone risk taking, thus the need to flee it for a more engaged and open existence.

Some actuaries and underwriters we know may want to take issue with this unsubtle, stereotypical characterization of their professional path. On the other hand, the movie may provide a few activities they may want to consider in their own retirement, and a few issues they may want to confront prior to retirement.

Insurance in Television

Introduction

Television and the insurance industry grew up together in the post-World War II economic boom. With new construction, enhanced manufacturing processes and new service industries all racing to meet pent-up consumer demand, the insurance business experienced unprecedented opportunity for growth in its risk-protection product offerings and the investment of its rising assets. Insurers for the first time in a long time found millions of consumers who actually had assets to protect.

Television was a technological phenomenon that beamed an array of information and entertainment into homes across America. It also introduced a powerful new tool for stimulating consumer need and influencing consumer choice, the TV commercial. Both the established businesses of insurance, now grown into a broader and more powerful role, and the startling advent of a mass, audio/visual medium of communication were driving forces behind this watershed time in American history.

Insurance, like many businesses, made its way gingerly toward a relationship with television. Who, after all, could say with certainty what impact that box in the living room was going to have? There was even speculation the medium would not survive. However, it became evident with increasing sales and usage that companies seeking to establish the preeminence of their brands in the marketplace would need to buy time on the increasingly ubiquitous phenomenon.

The Jack Benny Show

(1950-1965; CBS, NBC)

Allstate was one of the first insurers to appreciate the potential of sponsoring a television program. Since Allstate's principal business was insuring against car accidents, fires and other disasters, sponsoring a TV comedy looked, at first blush, like a miscalculation. But by choosing as its vehicle popular radio star and fledgling television pioneer, Jack Benny, Allstate's decision turned out to be a prescient one.

Benny had a simple variety show that played before a live audience for 30 minutes. He began with a monologue, then spent time playing off members of his stage company. He involved the audience, often by noting celebrities in attendance. He also featured a musical guest whom he interviewed briefly after their performance. Benny stood during most of the show in his trademark pose, his right hand under his chin supported by his crossed left arm.

In one especially memorable program for Allstate, Benny noted that the man who had written the Allstate company jingle (complete with car horn toots at the end) was out in the audience. (So, by the way, was John Wayne). He called the gentleman up to the stage and proceeded to make innocent fun of the stage-struck advertising executive and his car horn tune. Needless to say, the name of the company was repeated multiple times during these shenanigans, much to the delight of Allstate executives.

It could be argued that Benny's curmudgeonly style and impulse to poke, gentle fun at the sponsor was a forerunner of the more acerbic, world-weary humor of David Letterman, Conan O'Brien and others. Comedic success at the expense of those paying the bills is well established. Interestingly, one rarely, if ever, these days, sees insurers paying the freight for such laughs.

Father Knows Best

(1954-1962; CBS, NBC)

The business of insurance doesn't leap out and grab as entertainment value. Dry in its language, technical in its details and fussy about its procedures, the insurance game generally can appear dull and unexciting to the untrained eye. Still, because of its universal presence in people's lives and the pathos surrounding typical interactions with insurers, the business has always been a ready target for humor. Over the history of television, it would be rare to find a successful comedy series that did not use an insurance representative, especially an agent or broker, to serve as a comedic foil.

Sometimes insurance formed the backdrop for a program's characters to work from. The most notable early example of this would be the popular situation comedy, *Father Knows Best*. Like *The Jack Benny Show*, *Father Knows Best* began as a radio series. The title alone dates the show. Then there was a sporadically expressed ambivalence about the truth of the statement; today it could only be construed as ironic hyperbole.

The father, Jim Anderson, was played brilliantly by Robert Young (in both the radio and TV series). Jim was a middle-aged insurance executive at the General Insurance Company who lived a suburban life style with his wife, Margaret, and his three wholesome kids. Unfortunately, the writers were never very specific about what Dad did at the company, but just the notion of insurance during those years conveyed stability and reliability, a perfect metaphor for a father who always knew best. And Dad's work was important too, as one particular episode underscored.

The plot centered around an unnamed insurance trade magazine seeking to do a profile of Jim Anderson, with an eye toward understanding the dynamics of his family life as the key to his success at the office. The reporter visits the family home to bear witness to their togetherness, only to encounter everyone working at cross purposes, consistently failing to support each other or even communicate. The reporter becomes disenchanted and tells his editor he thinks Dad might be a fraud. And, lest we forget, he's running an insurance business.

Of course, all's well that ends well in this program. The plot is ultimately resolved in a full flowering of family values that were hiding just below the surface of daily chaos. The reporter gets his positive story and the audience

is reassured as to the solidity of insurance company management and Jim Anderson's paternal wisdom. Early television was not about subversion of the corporate ethos.

This was all quite innocent fun. Imagine one of today's insurance execs inviting any reporter to visit their homes, for days on end, to get a better fix on their personality. Given today's so called reality programs, it is not far fetched, just highly unlikely — unless, of course, Ozzy Osbourne starts up a p&c company.

Note: Years later, Robert Young scored again as *Marcus Welby, MD*, a physician who never had a malpractice claim filed against him.

Banacek

(1972-1974, NBC)

Television has always been awash in murder mysteries, often involving an insurance policy as a plot device that signals a clear motive on the part of one or more beneficiaries. Usually it's a life insurance policy with a payoff that would tempt one to contemplate the early demise of the insured. It would be extremely rare to find a moment of script time spent on the type of policy the deceased chose or whether the policy had been suitable in terms of the insured's financial goals, obligations, age, marital status and dependents.

There have been times when insurance has formed the ongoing background for a dramatic series on television, emphasis on background. Banacek, starring George Peppard as a '70s-style private dick frequently used a property and casualty claim as the central plot device. The hero, whose Polish heritage would be a harbinger of greater diversity in television, was typically hired by an insurer to recover stolen property or to uncover the origin of large corporate losses. His fee was a hefty percentage of the recovery and insurance executives were forced to listen to a litany of Polish proverbs.

Although there was always a gun or two and the obligatory chase scene, the real struggle was between suspects of better-than-average intelligence and a detective with superior puzzle-solving power. Added to his intellectual prowess, Banacek was a handsome, athletic, cigar-smoking hip dresser. He was also a man of discriminating and expensive tastes (he preferred mode of travel was either his private plane or limo, with driver). He was also a sexual magnet, invariably getting the woman by show's end, a Polish Bond by way of Hugh Hefner.

Banacek's striking panache was in stark contrast to the consistently gray insurance company executives that appeared week after week. These balding, pudgy, rumped-suited executives always proved a poor match for the Banacek style, wit and free-wheeling nature. And to add insult to injury, the executive knew he had to hire him because they had already failed to catch the bad guys. Banacek was the last resort for these beaten executives, and they knew it.

Peppard kept his tongue firmly in his cheek, much like Dean Martin in his Matt Helm secret agent films. The show, however, relentlessly pounded the p&c industry as helpless before the modern, sophisticated crook. And it also

reinforced, with glee, the stereotype of insurance man as dull and bumbling. Obviously, the creators had never met Hank Greenberg.

Insurance in Music

Introduction

What one word represents *the* major theme of popular songwriters since the dawn of time, but has never appeared in any insurance contract? *Love*, of course. Perhaps that explains why so few references to insurance appear in popular songs. Like literary allusions in an auditor's report, music and insurance just don't mix very well. It's disconcerting to even speak the two words in the same sentence.

But that hasn't stopped a handful of plucky songwriters from giving it a shot. From time to time, artists as diverse as Bob Dylan, the Ramones, J.J. Cale, Jimmy Reed, Ray Stevens and the Beatles have all tackled insurance themes in their music.

Prominent rockers, like Tom Petty and David Johanssen, had parents who sold insurance for a living. Still others, like Roy Head and Howard Tate, actually held positions in the industry when their musical careers stalled. Then there is the most rare of all, Charles Ives, who successfully combined a business career with a highly prolific musical life.

This chapter highlights some of popular music's best insurance-related songs and some of the artists behind those songs. It's dedicated to that coterie of unique musicians and composers who have over the years successfully married the worlds of insurance and music. And for those artists who somehow managed to balance their passion for music with an insurance career, we offer a special salute. You truly are an exceptional breed.

The Beatles & Tony Sheridan

One of the best insurance songs in the history of popular music was recorded by — believe it or not — the Beatles. But it wasn't John, Paul, George or Ringo on lead vocal in *Take Out Some Insurance On Me, Baby*. It was Tony Sheridan. Tony who?

Tony Sheridan is an intriguing footnote to rock 'n' roll history. In his teen-age years, Sheridan backed American rocker Eddie Cochran and appeared on television in his native England. He was also a frequent performer on Germany's music club circuit, where he developed a sizable cult following.

In early 1961, Sheridan landed a three-month gig at Hamburg's Top Ten Club, but was in desperate need of a back-up band. (Retaining back-up bands was a continuing problem for Sheridan.) He turned to the Beatles, a band he had met a year earlier in Germany. The band's work ethic and raw talent had impressed Sheridan back then. Likewise, the Beatles were drawn to Sheridan by his keen business sense and musical expertise. The two parties quickly came to terms and within weeks were heading for Hamburg.

Hamburg's Top Ten Club provided the ideal environment for young musicians honing their craft. Each night, Sheridan and the Beatles would play set after set, usually till three or four in the morning. (At the same time, in Canada, the Hawks were filling a similar role for rockabilly star, Ronnie Hawkins. A few years later, The Hawks changed their name to The Band and helped alter the face of American music.)

By May, Sheridan and his band were catching the attention of Hamburg's young music fans. Record executive/bandleader Bert Kaempfert was one of the first music executives to pick up on the buzz. After catching Sheridan at the Top Ten, Kaempfert wasted no time signing both him and the Beatles to a record deal. It was the first recording contract for the Beatles, as well as for Sheridan. The initial recording session was scheduled for June 22-23 in a Hamburg concert hall.

The precise details of the June session remain sketchy. What is known is that Sheridan and the Beatles recorded rock versions of several old classics. It was not exactly an original formula, but it worked. *When the Saints Go Marching In*, *My Bonnie* and *Ain't She Sweet* were all laid down at the June session.

Ain't She Sweet was the only song from these sessions to feature John, not Tony, on lead vocal. Not coincidentally, it was also the only Beatles/Sheridan single to crack America's top twenty (the song was actually released *three years* after the 1961 session, during the height of Beatlemania).

These initial sessions also produced one of the great insurance tunes in rock 'n' roll history: *Take Out Some Insurance On Me, Baby*. This "pop-blues" tune, penned by English composers Charles Singleton and Waldenese Hall, had been a modest hit for bluesman Jimmy Reed in 1959, but was largely unfamiliar to rock 'n' roll audiences.

Take Out Some Insurance On Me, Baby is the tale of a man in love. In fact, his passion is so fervent that he declares to his beloved that he will "haul right off and die" should she ever leave him. To underscore his point he implores her to "take out some insurance on me, baby." The coverage would presumably provide her a measure of financial security should his worst fears be realized.

One question that arises from the song is whether the object of this fellow's affection is his lover or his spouse. From the intensity — and irrationality — of his emotion, one suspects a lover.

A lover, of course, would be unable to purchase a life insurance policy on her sweetheart's life due to a lack of insurable interest. He, however, could purchase the policy on his own life and name her as the beneficiary.

Also there's the question of whether this insured's premature death could be considered, under the circumstances, a fortuitous event. After all, the beneficiary would be in control once the policy takes effect. If she splits, the poor guy's a goner.

And lastly, if the suicide were to occur within two years of the policy's inception, its suicide clause would surely kick in. Instead of a windfall, the former lover would get just a few paltry premium payments returned to her.

Tony Sheridan does a stellar job on lead vocal on "Take Out Some Insurance On Me, Baby," but his Elvis-like vocal mannerisms can't help leaving one wishing the King himself had recorded it.

The record also offers some crisp, tasty guitar work by Sheridan (lead guitar), Paul (bass) and George (rhythm) and it's Pete Best on drums (remember, this was the pre-Ringo days). The song concludes with Sheridan snarling, "Take out some *God-damned* insurance on me, baby," a rare expletive for the sanitized world of early-60s pop.

Take Out Some Insurance On Me, Baby by Tony Sheridan and the Beatles made its first appearance on record in February 1964 along with three other songs on a French EP (Extended Play). For the American market, guitar and drum overdubs were added to further commercialize the single's sound.

On June 1, 1964, *Take Out Some Insurance On Me, Baby* was released in the U.S. as the flip side to *Sweet Georgia Brown*. It was Atco's first Beatles/Sheridan U.S. single. Sheridan's expletive was deleted, but the record still sank like a stone.

Take Out Some Insurance On Me, Baby continues to surface to this day in various forms. In addition to Jimmy Reed, the Blasters concluded a 2002 double-CD collection with a live version and Scottish rocker Alex Harvey has recorded the tune.

Rock 'n' roll legends Tom Petty and David Johanssen (a.k.a. Buster Poindexter) also share an affection for the tune — not surprising since their fathers were both insurance agents. Perhaps one day *Take Out Some Insurance On Me, Baby* will earn the commercial respect it so richly deserves.

Coda: In 1965, Burt Kaempfert scored big with his own instrumental hit, *Red Roses for a Blue Lady*. Kaempfert also teamed up with *Take Out Some Insurance On Me, Baby* co-writer Charles Singleton to pen *Spanish Eyes* for Al Martino as well as the Sinatra smash, *Strangers in the Night*. Tony Sheridan was last seen in March 2003 signing autographs at a New Jersey multi-media convention.

On Record: After 40 years of substandard recordings, a superior pressing of the Beatles/Sheridan Hamburg sessions is now commercially available. The two-CD set, "Beatles Bop — Hamburg Days (Once Upon a Time in Germany)," was released in 2001 by Germany's Bear Family records. The collection features three versions of *Take Out Some Insurance On Me, Baby* and is available both with and without a 120-page hard-cover book that detail those formative Beatle years.

The Blasters

As noted above, the Blasters concluded their 2002 two-CD collection with a live version of *Take Out Some Insurance On Me, Baby*, recorded in 1985. The lyrics are raunchier than either the Beatles/Sheridan or Jimmy Reed renditions and the audience seems to be having as much fun as the Blasters. If you like boozy, old-time rock 'n' roll, this version's for you.

On Record: "Testament: The Complete Slash Recordings" was released by Rhino Records in 2002.

J.J. Cale

J.J. Cale did *not* record *Take Out Some Insurance On Me, Baby*, but did pen a similarly named tune, *Take Out Some Insurance*. Cale, like many tunesmiths, tends to misconstrue the basic principles underlying the life insurance product, as evidenced by this verse from *Take Out Some Insurance*:

*A man knocked upon my door, said "Don't you know you're gonna die someday
And I've got a plan for you, man, for when you pass away.
We'll give to your mother, your kids and your wife
and all you have to give in return is your life.*

The song has an easygoing, Carter Family feel to it with some neat fiddle playing by Bill Boatman. Unfortunately, Cale's *extremely* laid-back vocal style can bring a listener to the verge of somnolence. The tune warrants a more spirited rendition.

On Record: J.J. Cale's CD, "Number 10," containing *Take Out Some Insurance*, was released in 1993 by Silvertone Records.

Bob Dylan

As one might expect, Bob Dylan shares — along with his boyhood idol Woody Guthrie — an aversion to the financial services industry. In *Desolation Row*, it's the “insurance men” who do the dirty work:

*Now at midnight all the agents
And the superhuman crew
Come out and round up everyone
That knows more than they do
Then they bring them to the factory
Where the heart-attack machine
Is strapped across their shoulders
And then the kerosene
Is brought down from the castles
By insurance men who go
Check to see that nobody is escaping
To Desolation Row.*

Dylan's *Clean-Cut Kid* conveys a more forgiving attitude toward the industry, noting that if *they* (presumably, the establishment) hadn't turned the kid into a killer, he could have contended in the insurance game. Dylan croons:

*They took a clean-cut kid
And they made a killer out of him,
That's what they did*

*He could've sold insurance,
owned a restaurant or bar
Could've been an accountant
or a tennis star*

On Record: *Desolation Row* first appeared as the final track of Dylan's 1965 masterpiece, “Highway 61 Revisited.” A remastered version of that album was issued as a Super Audio CD (SACD) in 2003 on the Columbia label. *Clean-Cut Kid* is on Dylan's “Empire Burlesque” album, released in 1985.

(The Sensational) Alex Harvey Band

Experience dictates caution when considering albums by artists with self-congratulatory names, like the Magnificent Men or Fantastic Johnny C, but when Scottish-born Alex Harvey recorded “Alex Harvey and His Soul Band” in 1964, he was not yet *Sensational*. That moniker would come years later, in the 1970s, when Harvey first tasted success. Harvey’s version of *Take Out Some Insurance On Me, Baby* did not make it to the 1964 vinyl release, but does appear as a bonus track in a 1999 German CD reissue.

Coda: Harvey died in 1982 at the age of 47.

On Record: “Alex Harvey and His Soul Band” was released on CD by Bear Family Records in 1999.

Charles Ives

More than any other artist, Charles Ives — one of the past century’s most influential composers — pondered the links between insurance and music. He had no choice since he co-owned one of the most successful life insurance agencies, Ives & Myrick, in New York City. On the relationship of insurance to music, Ives said:

“I have experienced a great fullness of life in business. The fabric of existence weaves itself whole. You cannot set an art off in the corner and hope for it to have vitality, reality and substance. There can be nothing *exclusive* about a substantial art. It comes directly out of the heart of experience of life and thinking about life and living life. My work in music helped my business and work in business helped my music.”

Ives strongly believed the emergence of the life insurance industry indicated that civilization had elevated itself to higher place in the social order. The widespread acceptance of the life insurance product meant, to Ives, that at long last people had recognized the importance of providing financial protection, and had chosen a mathematically sound means of doing so. Ives’ ability to convey this same enthusiasm to his staff, and they to their customers, was what elevated Ives & Myrick a notch above its competition.

If one wonders how Ives managed to compose music while working for decades in the highly competitive insurance business, there's a fairly straightforward explanation. He would compose on his daily commute from Connecticut to his New York agency and devote inordinate portions of his weekends to his musical compositions.

Coda: Ives died in 1954 at the age of 80.

On Record: "Ives: The Symphonies/Orchestral Sets 1 & 2," released in 2001 on Polygram, is a magnificent 2-CD set featuring outstanding performances of Ives material by the Los Angeles Symphony Orchestra and the Cleveland Symphony Orchestra.

Barry Manilow

If you thought Barry Manilow only wrote and performed sappy pop music, think again. He also wrote sappy commercial jingles for firms like McDonald's and Band-Aid. In fact, he's responsible for the music in State Farm's "Like a Good Neighbor, State Farm is There" jingle. He was paid a straight \$500 for that ditty — no residuals. Perhaps that explains why he's never written another insurance song.

Coda: A staple in Manilow's early stage act was a medley of his most popular commercial jingles, including *Like a Good Neighbor*.

On Record: "Ultimate Manilow" on Arista Records was released in 2002. Since it doesn't contain the State Farm commercial, it can hardly be called *Ultimate*.

The Ramones

The unlikely duo of Phil Spector and the Ramones got together just once. It happened in 1980 when Spector produced the Ramones' "End of the Century" LP. Ironically, it was to be the last record produced by Spector in the 20th Century. The record's final track, *High Risk Insurance* is reminiscent of many Ramones tunes: musically simple, lyrically direct and mercifully short.

High Risk Insurance could have been the theme song of the National Rifle Association. A high-powered rifle, according to the song's lyrics, is the only form of insurance that counts. "I got my sights adjusted and my telescope aimed," wails frontman Joey Ramone on the nihilistic tune. From the vantage

point of the early 21st Century, *High Risk Insurance* is a strikingly prophetic piece of work.

Coda: Joey Ramone died in 2001, just a month short of his 50th birthday. Each year, however, family and friends gather to pay tribute to Joey on his birthday.

On Record: Rhino Records released a remastered version of “End of the Century” in 2002. The CD includes *High Risk Insurance*, six bonus tracks and a hidden radio spot by Joey.

Jimmy Reed

The story goes that legendary blues singer/songwriter Jimmy Reed hated *Take Out Some Insurance On Me, Baby* even though his rendition had scored nicely on the R&B charts in 1959. Reed claimed the song was more akin to “pop/blues” than real blues. His biggest problem with the tune, however, probably stemmed from the fact that he didn’t write it. Reed, apparently, did not take kindly to recording cover versions. Despite his misgivings, Reed holds the distinction of being the first major artist to record *Take Out Some Insurance On Me, Baby*.

On Record: In 2000, Rhino released “Blues Masters: The Very Best of Jimmy Reed” on CD, which includes *Take Out Some Insurance On Me, Baby*.

Ray Stevens

Ray Stevens has been cranking out novelty songs for more than four decades. Those of a certain age will never forget (even if they try) some of his biggest hits, *Ahab the Arab*, *Gitarzan* and *Streak*.

Every so often, however, Stevens would tire of the novelty *shtick* and crossover to the pop side. His mega-hit, *Everything is Beautiful*, for example, was devoid of any hint of humor. And in 1968, Stevens attempted stinging social commentary releasing the anti-establishment single, *Mr. Businessman*. The opening lines, catchy as they are, reveal an appalling lack of knowledge of the life insurance industry:

*Itemize the things you covet
As you squander through your life
Bigger cars, bigger houses
Term insurance for your wife*

To Stevens, term life insurance equated with big bucks, profligate life styles and general hedonism. Had he consulted his life agent, Stevens would have realized that such coverage is a responsible and *highly affordable* means of providing financial protection. Despite the song's lyrical shortcomings and hyperbolic metaphors, *Mr. Businessman* remains a delightful period piece.

Coda: Stevens is still pumping out the novelty numbers. A 2002 single called *Osama-Yo'Mama* made the top 50 on the country charts.

On Record: Rhino issued "Best of Ray Stevens" in 1997, which includes *Mr. Businessman*.

Howard Tate

Although never a commercially successful singer, Howard Tate has been compared favorably to legendary soul singers Sam Cooke and Wilson Pickett. In the 1960s he teamed with producer/writer Jerry Ragovoy to record a string of memorable soul tunes.

Today, *Get it While You Can* is probably the most recognizable tune in Tate's catalogue, primarily due to Janis Joplin's successful cover version. Tate has a strong link to the insurance industry: for roughly 20 years, he sold insurance to help support his five children.

Coda: A album of Tate/Ragovoy material was released in 2003.

On Record: "Get it While You Can: The Legendary Sessions" is an excellent introduction to the music of Howard Tate. The 1995 CD is on Polygram Records. In 2006, "A Portrait of Howard" was released on the Solid Ground label and includes songs by Randy Newman, Nick Lowe, Burt Bacharach and Lou Reed.