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## Tribute to Dr. S.S. Huebner

Deane C. Davis

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MAR 28 A.M.

M E M O R A N D U M

You will be interested in reading this beautiful tribute by Deane Davis to Dr. Huebner and Miss Stone on the occasion of the recent publication of THE TEACHER WHO CHANGED AN INDUSTRY.

Dave Gregg

American College of Life Underwriters

Tribute to Dr. S. S. Huebner by Deane C. Davis, President of the Life Insurance Association of America and President of the National Life Insurance Company of Vermont, on March 8, 1960

Mr. Chairman, Ladies, and Gentlemen:

I want here to thank publicly the guilty man, whoever he is, who is responsible for my invitation to speak to you. I do not regard it as a chore. It is a high privilege and an honor for which I am truly grateful.

While I have no statistical proof to back up my statement, I assert without fear of contradiction that no man in the life insurance world has been honored so many times and by so many diverse groups as has Dr. Huebner. Without doubt, the reason is that we of the life insurance industry feel that when we honor him we are honoring ourselves--and we are. For his life has been devoted, and successfully devoted, to raising the dignity and stature of the one great segment of our industry without which we would have no industry--at least in its present form.

By his efforts, public regard for insurance has been immeasurably and consistently enhanced for more than 50 consecutive years. It is interesting to speculate to what extent his labors in the vineyard are responsible for keeping this great institution out of the hands of the political manipulators.

In a day and age when so much of the public has come to believe that provision for economic security of individuals is the business of government, it is significant that the industry still thrives and grows under private enterprise. In the social and political atmosphere prevailing during the last 25 years that would have been impossible without a strong understructure of public confidence in life insurance and its servants. To the building and maintenance of that confidence, the man we honor today has made unique contribution.

And so the occasion of publication of this biography gives us a chance to honor Dr. Huebner and ourselves once again. I want to pay a sincere and well deserved tribute to the author of this biography. The sincerity will be made clear when I make a confession. I asked Dr. Gregg to supply me with the proof sheets of this book. My intention was to dip into the book sufficiently to get a general idea of its structure and content. I had no intention of reading it clear through. I thought I already knew enough about Dr. Huebner to adequately discharge my obligation here today. The truth is, I became so interested in the book, I started over again and read it through from cover to cover. So that is my confession, and likewise it is my tribute to Mildred Stone.

The book is well organized, factual, and well documented, and captures the interest of the reader from the very start. I have always loved good biographies, but I have been disappointed many times. Too many biographies of interesting people read more like a railroad timetable than like the story of a human life. Dr. Huebner, you are indeed fortunate in your biographer. This book tells an accurate and intensely interesting story of your life, and in addition captures the feel of your magnetic personality. To those of you who have not yet ordered the book, I suggest that you put it immediately on the list of books that must be read.

Reading this book caused me to meditate a bit as to why Dr. Huebner has been so successful in spreading the gospel of his preaching.

First, I believe it is because he has been a man of such strong convictions. I believe it was a German philosopher who said he would listen to any man's convictions but he wouldn't waste his time listening to his doubts. Well, I guess all of us are like that, even though we don't put it into words. Persuasion is abundantly aided by strong conviction.

Dr. Huebner's belief in life insurance began at the very time that life insurance had sunk to its lowest estate as a result of the Armstrong Investigation in the early 1900's. He believed that standards of home office practices would be raised as a result of new techniques in supervision, but little was apparently being done to raise the standards of service on the part of field men. He had strong convictions about the power of education to raise the standards of skill of life insurance agents and to win adherence to a standard of ethics, not only as a moral duty but as indispensable to win complete public acceptance of insurance.

But his convictions were not the convictions of the impractical zealot. They were based on the study, research, and painstaking analysis of a true scholar. In reading the story of his life, I was impressed with the intensity of his intellectual curiosity. This quality and his capacity for sustained concentration are the marks of a true scholar. In my own company I have told our underwriters again and again that intellectual curiosity and the power of concentration are the very foundation upon which personal habits are constructed that achieve self-improvement. They are indispensable to the professional status.

But one can be a scholar without being a teacher. What is it about Dr. Huebner that makes him such an outstanding teacher? Many things, no doubt. However, I believe one of the important things about him is that he is so very articulate. I have listened to him in public address and have read many things he has written. I have an opinion as to why he is so articulate. I think it is the product of three qualities of expression. (1) He speaks and writes with complete simplicity. (2) He speaks and writes directly to the point. And (3) he speaks ideas instead of words.

Take his human-life-value concept. There isn't a life insurance agent in this country worth his salt who doesn't know about that. I have several times heard this human-life-value concept stated by Dr. Huebner, and seen it in written form many times. Never have I seen it cluttered up or obscured by words. It is simple and direct, and its tremendous power arises from the fact that it is an idea that not only is true but hits at the very heart of a problem which is very personal and very real to every human being who has an economic value to himself or his loved ones.

Dr. Huebner has been honored so many times that almost everything has been said that can be said. I wonder if he doesn't get bored listening to people analyzing him. But I would like to leave with you one more personal observation which is the product of reading Mildred Stone's book. I was much impressed with the evidence that Dr. Huebner has had such a lot of fun out of his life. Robert Louis Stevenson, speaking of life, wrote, "He who misses the joy of it misses all." Dr. Huebner has joy in his family, in his faculty associates, in his students--joy in geology and in travel--and most of all, joy in his work. He early discovered the fact that even work can be full of romance.

Mildred Stone's choice of title for Dr. Huebner's biography is certainly a happy one--"The Teacher Who Changed An Industry". He changed it because he taught large segments of the public the value of life insurance. He changed it because he inspired so many young men to fit themselves to teach life insurance. He changed it because he founded a college in order to establish a profession where one did not exist before. He changed it because he made it possible for thousands of life underwriters to become professional men, and many more thousands are on the way.