

CONTENT AND READABILITY OF EMPLOYEE PUBLICATIONS  
SPONSORED BY LIFE INSURANCE COMPANIES

by

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## INTRODUCTION

A relatively new communications medium has come of age the last few years. That medium is the company publication, more popularly known as the house organ. Company publications have gained widespread acceptance in their relatively short lives. Sponsoring companies willingly pay the cost of these publications because the returns in good labor relations and all-around good will are worth many times the cost of the publications in dollars and cents.

The employee publication, which is one type of company publication and is the type with which this study deals, has a twofold responsibility. One of its responsibilities is to forward and propagate the aims and views of the sponsoring company. The other responsibility is to the employees who read the publication. The publication contains news of employee activities, written in a way that is easy to read and understand.

### Purpose of This Thesis

The content of the employee publication is different in several respects from that of the newspaper of general circulation. But to what extent is that content different? The writer had asked himself this question many times. After much reading about this field of employee publications, the writer was still unable to find out to what extent employee publications differ from general or paid circulation newspapers with respect to content. So the writer took it upon himself to find out.

The employee publication, to be successful, has to be read and understood by the employees. It would seem that this would necessitate simple, easy to understand language. The writing, it would seem, should be very informal, informal almost to the extent of over-simplification. A study of the read-

ability of employee publications was undertaken to ascertain the extent to which employee publications are readable. This formed a natural supplement to the study of content.

#### Methods and Procedures

The data contained in this thesis was compiled after thorough analysis of employee publications sponsored by life insurance companies. Since at the time this study was begun the writer had reason to believe he might assume the responsibilities of establishing and editing a like publication, a study of publications sponsored by life insurance companies was decided upon. The writer also realized that there is little difference between employee publications sponsored by life insurance companies and those sponsored by other types of businesses.

The project chosen and the procedure decided upon, a letter was sent to each of 56 insurance companies large enough to support an employee publication. Four issues of each company's employee publication were requested. The Printers Ink Directory of House Organs, containing names and addresses of companies sponsoring employee publications in the United States and Canada, was used in compiling a mailing list.<sup>1</sup> The writer had anticipated surveying 50 companies, but when he found only 56 life insurance companies in the entire directory sponsoring employee publications, he decided to survey those other six also, thereby eliminating the selection factor.

Forty publications are represented in this study. They were sent by 39 of the 56 companies surveyed. Receiving two distinctly different types of publications had not been anticipated. However, those received were divided evenly

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<sup>1</sup>Printers Ink Directory of House Organs. Printers Ink Publishing Company. New York: 1954.

between home office publications and field publications. This bit of good fortune enabled the writer to show the differences and similarities of these two types of life insurance employee publications more effectively and dramatically than would have been possible had the publications received been of one type.

Method of Ascertaining Content. Content of the employee publication falls into two general categories: (1) company news, and (2) employee news. This being the case, it was necessary to use a list of classifications that would categorize each item of company and employee news. For this purpose, the writer used lists presented in a textbook he had used in several journalism courses. To these classifications of employee and company news items were added others appropriate to the study. These were added as the necessity arose.

Each issue of each publication received was analyzed and every news item noted and recorded under its appropriate classification. This classification list assigned a number to each type of news. The number of each news item for each issue of each publication was then added and entered as the total of a particular type of news for that publication. For example, the number five under employee news is the classification reserved for news of sports. Each time a sports story appeared in a publication, the number five was assigned to it. When this process was completed, a simple matter of addition provided the total sports content for each publication. Tables in later sections of this thesis illustrate the differences between employee publications in regard to the space devoted to each classification of news.

Method of Ascertaining Readability. Of utmost importance in research of any kind is that the criterion be adequate, reliable, and stable. The criterion chosen for this study is a recognized method of determining readability, the Rudolph Flesch index of readability. Results obtained from using this criterion was, the writer felt, both reliable and consistent.

In applying the Flesch procedure, random samples were taken from the material under study. For purposes of clarification, computing for reading ease and computing for human interest will be explained separately.

A simplification of the Flesch procedure for ascertaining reading ease was used for this study. This simplification provides essentially the same results as does the more cumbersome procedure as prescribed by Flesch.<sup>1</sup>

In computing reading ease, 100 words are counted within the random sample. Next the one syllable words in the sample are counted. The average sentence length is then ascertained by dividing 100 by the number of sentences in the sample. The formula then for deriving the reading ease score is: Reading Ease =  $1.6 \times$  number of one syllable words - sentence length - 31.5.<sup>2</sup> Thus, if a sample were found to contain 50 one syllable words, and the average sentence length was 20 words, the reading ease score for that sample would be 28. Table 1 shows what this score represents.

In computing human interest, the number of personal words in the sample of 100 words is counted. These include all personal pronouns except the neuter it, itself, they, etc., referring to things, not people. Also included are words with natural masculine or feminine gender such as Mary, father, iceman, etc.; and group words such as people, folks, etc. The number of personal words in the sample is divided by 100 to get the per cent. Next, the personal sentences are counted. These can be spoken sentences, questions, commands, requests. The number of sentences in the sample is then divided into the number of personal sentences to get the per cent of personal sentences. The

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<sup>1</sup>James N. Farr, James J. Jenkins, and Donald G. Paterson, "Simplification of Flesch Reading Ease Formula," Journal of Applied Psychology, October, 1951, 35 (5):333-337.

<sup>2</sup>Ibid., p. 335.

calculation for human interest is: Human Interest = 3.6 X per cent of personal words  $\sqrt{.3}$  X per cent of personal sentences.<sup>1</sup> Thus, if a sample were found to contain two personal words, and two of the five sentences were personal sentences, the human interest score for that sample would be 19.

Table 1 shows the Flesch reading ease and human interest range and the type of writing each range represents.

Table 1. Flesch scale for reading ease and human interest measurement.<sup>2</sup>

Reading ease score	Level score is comparable to	Human Interest score	Level score is comparable to
0-30 Very difficult	Scientific-college	0-10 Dull	Scientific
30-50 Difficult	Academic-high school	10-20 Mildly interesting	Trade
50-60 Fairly difficult	Some high school	20-40 Interesting	Digests
60-70 Standard	7th or 8th grade	40-60 Highly interesting	
70-80 Fairly easy	6th grade	60-100 Dramatic	Fiction
80-90 Easy	pulp fiction-5th grade		
90-100 Very easy	Comics-4th grade		

In applying the Flesch formula to employee publications, four samples were taken from each issue of each publication studied, making a total of 640 samples from the 40 publications. One-half of these samples were of employee news, the other half company news. After the results had been obtained and tabulated, another check was made for the purpose of reliability. This check entailed taking two samples from each issue of each publication, or a total of 320 samples. These samples were taken in a random manner so as to make the results of the reliability check as completely representative, objective,

<sup>1</sup>Rudolph F. Flesch, "A New Readability Yardstick," Journal of Applied Psychology, June, 1948, 32 (3):221-233.

<sup>2</sup>Ibid, p. 230.



and free of bias as was the initial readability check.

#### Explanation of Terms Used

For the purposes of this study, the content, both employee and company, was divided into two categories. One category was news content, in which only reading matter, including outlines for photographs, was considered. This category, rather than this type of content, shall be referred to as news content throughout this thesis. The other category, photography content, includes all photographs, drawings, or other illustrative matter. Generally, photographs are considered news, but for the purpose of this thesis it was deemed better to keep them separate and to make a definite distinction between them.

The term "house organ" is commonly used among industrial editors. Time has defied several attempts to "refine" the name.<sup>1</sup> However, since "employee publication" is more definitive than "house organ," the former term will be used throughout this thesis with the exception of several quoted passages in which the persons quoted evidently succumb to a habit of many years' standing.

While the term "house organ" applies to company publications in general, "internal publication" applies only to the employee publication. The terms are used interchangeably and are synonymous. Likewise, "external publication" applies to those publications directed toward any of several publics outside the company. In the part of this thesis pertaining to an explanation of company publications, merely "internal" or "external" may be used where reiteration of "publication" is deemed unnecessary for clarity.

In the parts of this thesis pertaining to readability, the writer chose to

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<sup>1</sup>"How to Play the House Organ," Fortune, October, 1952, 46:144.

use the term "Flesch score," or merely "score," in referring to "readability rating as prescribed by Rudolph Flesch" for a particular publication or group of publications. The reiteration of "readability rating etc.," was felt to be unnecessary since context will make it clear what score is referred to.

### THREE TYPES OF COMPANY PUBLICATIONS

In industrial or corporate journalism, three types of company publications are the most common. They are: the internal type, directed to employees; the external type, directed to any or all of four main publics — dealers, distributors, prospective customers, or stockholders, and the combination type, which, as its name implies, serves the purposes of both the internal and the external. Besides these, there are other types of company publications of lesser importance which will not be discussed here. Also, there are approximately nine thousand business publications which are distinctly different from the company publication and which are not to be considered company publications as the name applies to industrial journalism.

There are several things that make company publications, including employee publications, unique — make them unlike any other form of communications media. One of those things is free circulation. Company publications are circulated to the different publics free of charge. The bill for the entire operation is paid by the sponsoring company. Another thing that makes company publications unique is their lack of objectivity. The foremost purpose of the company publication is to promote the company it serves.<sup>1</sup> Because of this, the writing is definitely slanted to rose-tint management's doings.

Many of the techniques used are the same for each type publication.

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<sup>1</sup>John Earl Davis, "Why Corporations Publish Periodicals," Quill, April, 1955, 43 (4):8.

Each promotes the company and each attempts to build good will with those separate publics. A discussion of the three types of company publications follows.

#### The Internal Type Publication

This is the type publication with which this study is concerned. The employee publication is an employee newspaper or magazine which contains news about the sponsoring company and news about employees of the sponsoring company. The primary aim or function of the employee publications have changed little since 1925 when the National Industrial Conference Board in the book, Employee Magazines in the United States, wrote:

. . . the function of the internal publication or employee magazine is essentially educational and its success is measured in terms of the degree of mutual understanding existing between management and labor in the business group which it serves, and in terms of the spirit of loyalty, cooperation, and pride of accomplishment which it may help to develop.<sup>1</sup>

The employee publication is the strong right arm of the public relations effort. Since employees provide the most easily cultivated field for promoting public acceptance of the company, the employee publication can and does instill in each and every employee the feeling of belonging, the spirit of teamwork, and the feeling that he is doing a worthwhile, necessary, and useful job.

The employee publication is financed entirely by the sponsoring company. They do not contain advertising since the whole publication is an advertisement for the sponsoring company.<sup>2</sup>

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<sup>1</sup>National Industrial Conference Board, Employee Magazines in the United States, New York: 1925.

<sup>2</sup>Actually there are a few publications that do accept advertising. Davis says, "A very few industrial publications accept paid advertising, . . . but the resulting income is probably not enough even to cover production costs."

The employee publication in a sizable company enjoys somewhat the same position as does the weekly newspaper in a small community. Both serve their publics and do not usually give a great deal of space to happenings outside their communities. The writing is homey, due in part to the fact that correspondents write much of the news in each type publication. The correspondents for a weekly newspaper report that news which happens within the area they cover. The correspondents for the employee publication are scattered around the plant or offices. Their responsibility is to report all that news which happens in their department or departments.

The employee publication, from management's viewpoint, of necessity contains employee news. The term "of necessity" was used advisedly; for management would be happy to eliminate employee news and devote the entire space to company news but for one very sound reason: If employee news were eliminated, the publication would not be read by the employees. The internal contains employee news whereas the external, which will be discussed next, does not. This is an easily recognized distinction.

#### The External Type Publication

Since this thesis does not concern external publications, the space devoted to discussion of this type publication will not be as great as was the space devoted to the internal. However, a definite distinction must be drawn between each type in order to fully understand the purposes of the internal publication and to establish an adequate frame of reference upon which to base the following material.

The external publication is primarily a sales instrument. It is aimed at stockholder, distributor, dealer, or prospective customer publics. It is a deliberate effort to sell the company's products or services. The external

attempts to persuade the dealer, distributor, or prospective customer, directly or indirectly, either by methods stated or implied, that the company's products are the very best in its field.<sup>1</sup> The main theme is the implication that a fine and reputable company such as the external represents could do nothing short of producing the finest and best products in its field.

Also falling into the external publication class is the publication aimed at the stockholder public. This publication pacifies that public and devotes much of its space to accounting for every move made by the company and to explaining how that move bettered the company, bettered the product, and, of course, made possible a better return on the stockholder dollar. This publication's main objective is convincing Mr. Stockholder that he was a pretty shrewd fellow to invest in such a fine money-making concern.

#### The Combination Type Publication

Very little explanation is needed for this publication. As the name suggests, it is a combination of the internal and external type publications. The features of both are incorporated into one publication and sent to all the publics generally served by several publications.

#### DEVELOPMENT OF THE EMPLOYEE PUBLICATION

At the turn of the century business and industry was not complex. The largest industries were small compared with today's average concern. People, on the whole, were content to live their lives as they had the year before, doing the same things in the same way they had done them previously. This

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<sup>1</sup>Davis, loc. cit.

was the modern age; they had advanced as far as they would.

The role of communication in business and industry at that time was likewise uncomplicated and easily accomplished. The owner of most concerns had relatively few people working for him. He knew each of them personally, knew their families, their hobbies, their ambitions. His employees, likewise, knew as much about him and his methods. A harmonious relationship existed in which the owner many times worked alongside his employees, joked with them, and in general maintained good labor relations without giving much, if any, thought to it.<sup>1</sup>

The day of generalized mass production and the worker discontent that often accompanies it was still in the offing. Each worker generally knew what he was doing and was able to derive job satisfaction from seeing a job completed that he had begun.

In this atmosphere, it was easy for management to communicate with and get its ideas across to labor. John Hall Woods, a company publications consultant in Chicago, said in chapter six of the book Public Relations Handbook by Philip Lesly:

When a company begins to grow, especially when it has branches in widely separated places, maintaining the personal contact between employer and employees becomes increasingly difficult and finally impossible. Then the company is confronted by the problem of what to do to retain or recapture the "one big family" spirit.

The employee house organ, or company newspaper, is the answer to this problem. Given proper conception, launching, and handling, such a publication comes closer than anything else can come to the personal contact that is so valuable but so unusual today.<sup>2</sup>

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<sup>1</sup>John Hall Woods, "The Employee House Organ," Public Relations Handbook, p. 102-103.

<sup>2</sup>Loc. cit.

### First Employee Publication<sup>1</sup>

The earliest known employee publication was first issued by the National Cash Register Company in 1890 and was called Factory News. The name of this publication was later changed to N. C. R. News. It was a 12 page journal issued monthly. While this publication is believed to be the first employee publication, it was not the first house organ. The Mechanic, published by the H. B. Smith Company of Smithville, New Jersey, is known to be one of the oldest house organs. It was founded in 1847 in Vermont by Mr. H. B. Smith in connection with his business as a manufacturer of woodworking machinery. This external was primarily a sales instrument, as were those house organs that followed before the establishment of the first employee publication.

### Early Growth<sup>2</sup>

Management had heretofore assumed that the good employee was the uninformed employee. There seemed to be no particular reason why the employees should be informed of company methods or policies because, management reasoned, it was no concern of the employees. The employees were paid, and that was thought to be sufficient. But that wasn't sufficient, as management soon came to realize. The employee was vitally interested in the place in which he worked because of his natural concern to know more about that which could easily affect his livelihood.

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<sup>1</sup>The material in this section was taken from Employee Magazines in the United States, p. 1-2, and from Journalistic Vocations by Charles E. Rogers, p. 124.

<sup>2</sup>The material in this section was taken from Employee Magazines in the United States, p. 3, and from "The 'House Organ' Grows Up," an editorial in Quill for April, 1955, 43 (4):5, by Robert Newcomb.

Management began building a communication channel. During the years before the depression, employee publications became more numerous. They received a great impetus during World War I. In 1928 a survey conducted by a printing concern in New York City placed the number of company publications in the United States at 575. Most of these survived the market crash of 1929 for a few months at least, but the resultant country-wide pinch was first felt by the company publications as industry tightened its belt. By 1933, there were only 280 company publications left in the entire country.

#### Before World War II<sup>1</sup>

The slow growth of employee publications before World War II was due, in part at least, to the growing realization on the part of management of the importance of the human element in industry. That growth, if not remarkable, was steady as World War II drew closer.

#### During World War II

The growth of employee publications during World War II could well be described as phenomenal. The exigencies of war brought a need for an adequate communications link between management and labor.<sup>2</sup> As a result, many companies established employee publications or brought other publications into being to supplement one already established. Stewart J. Wolfe, current president of the International Council of Industrial Editors, wrote in an article in Quill magazine:

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<sup>1</sup>National Industrial Conference Board, op. cit., p. 4.

<sup>2</sup>Garth Bentley, Editing the Company Publication, p. 6.



Production was the key to World War II victory. To get production management had to communicate. Word of mouth and bulletin boards had been prime methods of prewar communication but such methods did not convey the proper sense of participation and recognition. Hence management turned to the employee publication.

Hundreds of publications came into existence during this period.<sup>1</sup>

#### Since World War II

With the end of war, many managements came to the conclusion that the new era would see the end of the "war-inspired" employee publication. Companies began dropping publications. At the same time, however, unions began to make unusual demands. The pressing need for getting the management story across to labor completely eliminated the dropping of publications.<sup>2</sup> Publications were revived or born and the upward trend in employee publications once again became apparent. This trend shows no signs of slackening to this day.

A look at the figures presented in the 1954 Printers Ink Directory of House Organs shows the growth of company publications. These figures include the three types of company publications, internal, external, and combination. Also, publications published in Canada are included.

1944	-	5,100
1947	-	5,300
1950	-	5,552
1954	-	6,329

<sup>3</sup>

Probably there are more publications than are accounted for in this directory. Some, because of company policy, prefer to remain unlisted. Mr. Wolfe

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<sup>1</sup>Stewart J. Wolfe, "Corporate Journalism Enters a New Era of Challenge and Reward," Quill, April, 1955, 43 (4):7.

<sup>2</sup>Loc. cit.

<sup>3</sup>Printers Ink Directory of House Organs, op. cit.

estimates that there are almost 10,000 company publications in the United States and Canada.<sup>1</sup>

#### WHY EMPLOYEE PUBLICATIONS ARE IMPORTANT

Communication with employees must function as a two-way system. The once common practice of handing down directions to workers from the top is no longer adequate because it ignores the views of workers who wish to be consulted about the orders they are called upon to execute. Furthermore, the suggestions of employees often result in sounder management policies and methods.<sup>2</sup>

Management adopts an employee publication because it is the best medium by which it can get its message across to employees. Since any newspaper has to be read and understood to be effective, it is necessary that much of the publication be devoted to employee news. The parallel between the weekly newspaper and the employee publication might well be made again in this respect. The most important content in the weekly newspaper is local news; likewise, the most important content in the employee publication is employee news.

John Earl Davis, editor of a Shell Oil Company publication and past president of the International Council of Industrial Editors, wrote in a recent issue of Quill:

In establishing communication, the industrial publication has two proper functions; to inform and to persuade on behalf of the company that pays the bills. Persuasion to what? Persuasion to thinking and action favorable to the company, its products, and the social-political-economic climate in which it can thrive.

Management wants to persuade employees to certain points of view; that the company is a good company to work for; that its products are excellent, its policies sound, its cause just. Management wants to

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<sup>1</sup>Wolfe, op. cit. p. 7.

<sup>2</sup>Bertrand R. Canfield, Public Relations, Principles and Problems, p. 49.

persuade employees to certain lines of action; good work habits, reduction of waste, constant regard for safety, honest workmanship, and a readiness to speak well of the company wherever the employee happens to be.<sup>1</sup>

Woods, in Public Relations Handbook, lists fourteen reasons for, and purposes of, an employee publication. They are:

(1) It promotes loyalty to the company. By showing the workers that they are part of a vital, significant, and thriving business that amounts to something in its industry, the house organ gives them a sense of belonging, of being associated with an organization of which they can be proud.

(2) It improves cooperation of the worker with the management. By putting the facts before the employees, it allays suspicion, humanizes management, gives the employees a chance to appreciate the problems that management face, and shows them why management is essential to their own welfare.

(3) It gives employees a feeling of working together. By telling workers about each other, the house organ builds a "one big family" feeling. It eliminates the attitude that, so far as management is concerned, employees are only names on a payroll.

(4) It interprets company policies, problems, and objectives, so that they are understood by the workers. By giving the facts, it makes the lies of rabble rousers ineffective, prevents the spread of rumors, and makes the employees feel that the management is interested in what they think.

(5) It informs employees of company rules, products, methods of doing business, new policies, and plans. It serves as an effective means of conducting the communication that is so necessary in business.

(6) It increases company prestige among employees. It not only keeps old employees proud of the company, it quickly inspires new employees to think well of the company. And it is an instrument for attracting better workers. As one personnel director said, "Our employee newspaper is the best thing we have for giving new employees a conception of the company as a whole."

(7) It inspires individual initiative and the desire to get ahead. It publicizes promotions and awards for accomplishment, conducts campaigns to promote special training, and takes interested notice of the doings of service organizations and veterans' clubs.

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<sup>1</sup>Davis, loc. cit.

(8) It promotes employee activities. By carrying news on company sports and social events, recreational activities, and other affairs, it promotes these morale-building activities. And it gives the employee the feeling that the management is interested in what he is doing, and willing to help carry on these activities.

(9) It promotes health and safety. It carries material on accident prevention and how to keep well, promotes safety campaigns, reports accidents, and tells of awards for safety records.

(10) It increases productivity and performance. The house organ features individual accomplishments, conducts competition in various phases of the business, and reports on awards and special recognition given to employees.

(11) It serves as a sounding board for employee attitudes. General employee morale often is gauged by the caliber and type of suggestions and opinions submitted in response to stimulation through the house organ.

(12) It can combat, when necessary, adverse publicity or harmful rumors. When reports harmful to the company are being circulated, the house organ can be used to publish the true facts.

(13) It builds understanding and support in the communities where the company operates. By getting material about the company to the newspapers, radio stations, community leaders, clergy, educators, and others, the house organ builds a feeling of good will that is inevitably conveyed to the employees.

(14) It is an important contribution to the building of good will for the company. By gaining the support of community leaders, developing loyalty to the company among employees, and preventing harmful rumors, it stimulates good opinion of the company from the sources that are most important — those nearest the company.<sup>1</sup>

The parallel between the weekly newspaper and the employee publication has become apparent in several respects. In one way though, the job of the employee publication is very much different. That difference is that the employee publication's job is to make money for the company even though that publication never produces a cent of advertising or circulation revenue.

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<sup>1</sup>Woods, op. cit., 103-105.

## EMPLOYEE PUBLICATIONS SPONSORED BY LIFE INSURANCE COMPANIES

First, in order to allow the reader to visualize the physical characteristics of insurance company sponsored employee publications, a brief discussion of the range of those characteristics within the publications studied is presented.

The page size of 23 of the 40 publications was  $8\frac{1}{2}$  X 11 inches although sizes ranged from 5 X 7 to  $11\frac{1}{2}$  X  $17\frac{1}{2}$  inches. Magazine format was the most popular as 34 of the 40 publications chose this in preference to newspaper format. The average number of pages was 12, although several magazines contained pages numbering into the 30s. Letterpress was the standard form of printing used, but seven publications were printed off-set and two others were mimeographed. Most were published monthly, but two were published weekly, two semi-monthly, one bi-weekly, and two bi-monthly.

Life insurance publications fall into two distinctly separate categories: (1) home office publications, and (2) field publications. Since it is imperative to the full understanding of this study that the differences between the home office publication and the field publication be understood, each type will be explained and discussed.

## The Home Office Publication

Most insurance companies, if they are of any size, have branch offices so as to service their areas quickly and efficiently. The headquarters of the company, the home office, is the heart of the insurance company. The publication written by and for home office employees contains, on the whole, that amount and balance of company news to employee news as is prescribed in most textbooks on the subject of employee publications. That is,

they contain more employee news than company news.<sup>1</sup> The over-all aims of the publication are much the same as those of any employee publication, i. e., to promote the company, to promote co-operation and a spirit of teamwork among employees, to promote good will, etc.

#### The Field Publication

The life insurance field publication goes to the company's agents and salesmen in the field. These people are doing the actual selling job for the company. For this reason, the content of the field publication is markedly different from that of the home office publication. It is essentially a selling instrument, an aid for the salesman to use in building individual and agency volume. The difference between this and the marketing publication is not too great. Although field publications are definitely classified as employee publications, it would be more exact to place them somewhere on a scale between the home office publication and an external publication.

The field publication, directly or indirectly, tells the salesman how to sell the company's product and provides selling tips in the form of articles which are written, many times, by salesmen themselves in which they relate personal experiences with certain methods and procedures which have proved effective for them. The field publication generally carries employee news, but most of the space, as was indicated above, is devoted to articles telling the salesman how to sell more insurance faster. The publication, by devoting much space to individual and agency production records and standings, attempts to stimulate the salesman to produce better.

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<sup>1</sup>Hoods, op, cit., p. 103.

Balance of News and Photographs in Life Insurance Publications

Balance refers to the ratio between employee news and company news or employee photographs and company photographs within any publication. This section will show just what per cent of space is devoted to company or employee news in any home office or field publication studied.

Balance of News and Photographs in Home Office Publications. Table 2 shows the ratio of employee news to company news of each of the home office publications studied. The table was prepared in increments of five per cent on a 20 point scale. The news content ratio for Aim, for instance, was 65 per cent company news to 35 per cent employee news.

Table 2. Content ratio between employee news and company news in home office publications.

Name of publication	Employee news content	Company news content
Aim	7	13
Colonial News	4	16
Cross Cross Currents	18	2
Home Office (Met)	12	8
Home Office Newsletter	6	14
Homespun	12	8
Inside News	10	10
Kansas City Lifelines	16	4
Lioova News	16	4
Life Lines (American United)	13	7
Lifelines (Northwestern National)	12	8
Lighthouse Flashes	18	2
MONY Talks	5	15
Pacific Mutual Home Office News	12	8
Pru News	9	11
The Jeffer-Sun	9	11
The Northwestern Mutual Pillar	11	9
The Relic	12	8
The Sou'wester	10	10
The Spinning Wheel	9	11
Total	221	179
Average	11	9

Photographs, and for the purpose of this thesis, cartoons, drawings, and other illustrative matter included under the same classification, played an important part in employee publications sponsored by insurance companies. The worth of a photograph has been demonstrated many times, and the attention-getting and attention-holding value of photographs proved sufficiently valuable to the sponsoring companies of the employee publications studied that a good percentage of the space in these employee magazines were devoted to photographs.

This was particularly evident in home office publications where employee photographs, like employee news, held the edge over company photographs. The margin of difference was slightly more pronounced. Table 3 shows the balance of both employee and company photographs for each home office publication studied.

Table 3. Content ratio between employee and company photographs in home office publications.

Name of publication	Per cent of employee photographs	Per cent of company photographs
Aim	18	26
Colonial News	3	14
Crisis Cross Currents	45	7
Home Office (Met)	26	17
Home Office Newsletter	1	5
Homespun	24	5
Inside News	14	15
Kansas City Lifelines	11	3
Licova News	23	16
Life Lines (American United)	10	3
Lifelines (Northwestern National)	31	9
Lighthouse Flashes	4	2
MONY Talks	15	18
Pacific Mutual Home Office News	10	15
Pru News	14	16
The Jeffer-Sun	1	3
The Northwestern Mutual Pillar	6	15
The Relic	8	10
The Sou'wester	10	6
The Spinning Wheel	<u>14</u>	<u>11</u>
Total	288	216
Average	14.4%	10.8%



Balance of News and Photographs in Field Publications. The balance of photograph and news content for field publications was heavily in favor of company content. In only one case did employee news rate as much as 25 per cent of the space in field publications. It will be noticed that in five cases no employee news was found in the publications.

Table 4 shows the balance of employee news to company news in the field publications studied.

Table 4. Content ratio between employee and company news in field publications.

Name of publication	: Employee news content	: Company news content
Application	1	19
Aurora Borealis	4	16
Broadcaster	1	19
Home Topics	3	17
Imperial Indicator	3	17
Indianapolis Life Review	0	20
Integrity News	0	20
Mutterings	1	19
News From Home	0	20
Nyllic Review	0	20
Palmetto Standard	2	18
Protective Life Lines	5	15
The Accelerator	3	17
The Franklin Field	2	18
The Guide	1	19
The Headlight	0	20
The Life Line (Great National)	3	17
The Log	3	17
The Pioneer	1	19
Union Life Lines	<u>4</u>	<u>16</u>
Total	37	363
Average	2	18

Company photographs in the field publication, as might be expected, considerably outweighed employee photographs. The poor showing of employee photographs brought the average for field publications as a whole down, so that home office publications contained more photographs than did field

publications. Table 5 shows the ratio between employee and company photographs in the field publications studied.

Table 5. Content ratio between employee and company photographs in field publications.

Name of publication	Per cent of employee photographs	Per cent of company photographs
Application	10	20
Aurora Borealis	6	14
Broadcaster	2	8
Home Topics	0	17
Imperial Indicator	2	2
Indianapolis Life Review	0	27
Integrity News	0	11
Mutterings	5	18
News From Home	0	24
Nyctic Review	0	38
Palmetto Standard	10	17
Protective Life Lines	3	15
The Accelerator	2	16
The Franklin Field	1	10
The Guide	2	30
The Headlight	0	12
The Life Line (Great National)	5	20
The Log	4	15
The Pioneer	0	9
Union Life Lines	7	19
Total	59	362
Average	3%	18.1%

#### EMPLOYEE NEWS CONTENT IN LIFE INSURANCE PUBLICATIONS

The classification list of employee news used in this study was offered by John Hall Woods in chapter six of Public Relations Handbook. He lists ten employee news items most commonly reported in employee publications. They are:

- (1) Birthdays and anniversaries.
- (2) Births.
- (3) Marriages.
- (4) Vacation doings (including pictures of fish.)
- (5) Sports (company teams or individual activities of employees on local teams.)

- (6) Newcomers in the organization.
- (7) Illness and operations.
- (8) Meetings and election of officers of employee organizations such as credit union and bowling club.
- (9) Human interest happenings.
- (10) Amusing incidents that happen on the job.<sup>1</sup>

To this list, not intended by Mr. Woods to be exhaustive, the writer added:

- (11) Obituaries.
- (12) News of recognition gained outside the company.
- (13) Jokes, funny sayings, etc.
- (14) Household hints.
- (15) Biographical sketches.
- (16) Miscellaneous (mainly classified ads, lost and found columns, and events calendars.)

Employee news is that news of particular interest to employees. That is, it is usually news of employee activities. Features of a non-personal nature, which do not fall into the above definition of employee news, are, nonetheless, generally considered to be employee news. Even though these features are of a general nature and are of interest to anyone reading them, one of the main reasons for including features in the publication is to give the employees a change in editorial diet, thereby making the publication a more readable medium through which to get the management story across to employees.

Features of a general nature were numerous in the home office publications studied. The how-to feature was quite common. These are a self-improvement type feature directed toward employees, but they are not employee news in the sense that employee news is news of employees.

For purposes of better comparison between employee news in the home office publication and employee news in the field publication, each type of news will be discussed.

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<sup>1</sup>Woods, op. cit., p. 114.

## Employee News Content in Home Office Publications

Names make news in employee publications. The truth of this maxim was demonstrated many times in the publications studied. The numbers in the employee news classification list set aside for birthdays and anniversaries, births, marriages, vacations, sports, and illness and operations, were one to five, and seven. It will be noticed in Table 6 that these six classifications accounted for 23.4 per cent of all reading matter in the home office publications studied. These six classifications formed the nucleus around which the departmental correspondents' columns were built. A significant portion of the space in home office publications was devoted to human interest happenings. Obviously, there are many things that could well fall into this classification. For this reason the classification was subdivided into several parts for the purpose of explanation and clarification. These subdivisions, felt to be still broad enough to be inclusive and yet selective enough to be definitive, are:

- (a) Feature stories.
- (b) Fashion shows.
- (c) Concerts or variety shows put on by employees.
- (d) Club news (such as the doings of the bridge club.)
- (e) How-to articles.

As was mentioned before, departmental news was made up almost entirely of news represented by numbers one to five, and seven in the classification list. Sports sometimes rated additional space; several publications contained a sports page. Classification six, newcomers in the organization, was not usually found in the departmental column. A feature story many times served to introduce the newcomer to the employees. Some overlapping was found between items appearing in the departmental columns and news stories in other parts of the publications, but attempts are evidently made to avoid this since

this overlap was not found often enough to be significant. News of recognition gained outside the company accounted for one and six-tenths per cent of the space in home office publications. A story of an employee who had been elected president of the local Rod and Gun Club would fall into this classification.

Everyone, from chairman of the Board of Directors to a night watchman, is entitled the luxury of an obituary in an employee publication. Life insurance company publications being no different in this respect from other employee publications, many obituaries were found in these publications, ranging in length from two inches to a full page.

The other classifications of news in the home office publications studied were of minor importance in comparison with those discussed.

The table on page 27 shows the distribution of employee news in the home office publications studied.

#### Employee News Content in Field Publications

The classifications of employee news found in field publications varied little from those found in home office publications, with the exception of general features. However, a difference in the extent of that news was noticed. Where classifications one to five, and seven had received 23.4 per cent of the space in home office publications, the field publications contained only four and three-tenths per cent of these same types of news items.

Those classifications receiving similar treatment in each type publication were 12, recognition gained outside the company; 13, jokes; and 15, biographical sketches. Slightly more space was devoted to news of recognition gained outside the company in home office publications than in field publications. The reverse was true of the other news classifications. Space devoted to jokes in the field publications amounted to one-tenth per cent more than in home office

Table 6. Distribution of employee news in life insurance home office publications.

Name of publication	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Adm	1	1	1	2	-	-	1	1	2	5	2	-	3	-	-	1
Colonial News	2	2	2	2	-	1	1	1	2	5	-	-	3	-	2	1
Crisis Cross Currents	2	11	11	8	21	10	4	4	4	24	-	-	3	3	1	3
Home Office (Met)	-	-	4	12	3	-	3	-	3	19	3	3	-	2	1	2
Home Office Newsletter (Guardian)	2	3	3	3	9	-	3	-	3	12	-	-	-	-	-	-
Homespun	5	5	4	2	9	-	1	1	4	12	-	2	-	3	-	3
Inside News	-	2	4	4	5	1	2	7	7	7	-	1	2	-	-	-
Kansas City Lifelines	8	11	8	6	11	9	6	3	5	1	2	5	1	-	-	-
Licova News	2	5	4	3	5	6	2	-	9	-	4	2	1	-	1	-
Life Lines (American United)	2	3	10	9	4	8	7	2	7	-	2	4	-	1	-	1
Lifelines (Northwestern National)	3	4	4	6	8	1	2	1	4	11	-	2	1	-	1	2
Lighthouse Flashes	1	1	3	8	2	3	-	-	2	2	1	4	-	-	-	1
MONEY Talks	-	5	3	2	3	-	-	-	8	1	4	3	-	-	-	1
Pacific Mutual Home Office News	3	7	2	2	16	12	6	-	6	-	3	1	4	2	-	1
Pru News	-	5	5	1	3	1	1	-	4	-	1	2	2	1	1	1
The Jeffers-Sun	3	2	2	2	2	3	2	-	5	-	-	-	-	-	-	-
The Northwestern Mutual Pillar	-	1	7	7	5	6	4	5	13	-	6	-	-	4	3	-
The Relic	9	10	6	10	5	6	4	3	5	13	-	6	-	-	2	1
The Sou'wester	5	3	3	2	3	6	3	-	5	-	1	4	-	-	-	1
The Spinning Wheel	1	4	5	4	3	3	1	-	3	-	1	-	2	2	2	2
Total	49	88	83	95	111	68	47	21	143	7	33	30	22	14	15	9
Average	2.4	4.4	4.1	4.7	5.5	3.4	2.3	1	7.4	.3	1.6	1.5	1.1	.7	.7	.4

Content average for employee news in home office publications  
41.5 per cent

publications. Biographical sketches held a slight edge over those appearing in home office publications.

This shows that news of birthdays and anniversaries, births, marriages, vacations, sports, and illness and operations is not considered as important in field publications as it is in home office publications. At the same time though, news of recognition and biographical sketches were more used in field publications than in home office publications.

Little employee news was found in field publications. In five cases, there was no employee news to be found. The content ratio between employee and company news varied from publication to publication. The content ratio of Application, the first publication listed in Table 7, was five per cent employee news to 95 per cent company news, whereas the ratio for Protective Life Lines, the same type publication, was 25 to 75 respectively. While the content of field publications varied, it was noticed that the types of company news tended to remain the same in all home office and field publications studied. The difference between news content in almost every case was attributable to the extent of employee news in the publication. In other words, employee news, not company news, was the variable in field publications.

The table on page 29 shows the distribution of employee news in field publications.

In order to give the reader a more definite idea of the differences in employee news content between home office publications and field publications, Plate I is presented.

Table 7. Distribution of employee news in life insurance field publications.

Name of publication	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Application	2			1	2	1	2		1			1	1			
Aurora Borealis		3									1	1				
Broadcaster					1	1	1					1	1	3		
Home Topics		6	3	1			1				3	3	2		9	
Imperial Indicator	1			1							3	3				
Indianapolis Life Review																
Integrity News																
Matterings				2					1							
News From Home																
Nylic Review																
Palmetto Standard	1	1		1							1	1				
Protective Life Lines	1	5	2	3					2		1	6	5	3	2	
The Accelerator	2	3	3	1					2			6				
The Franklin Field	2			1		1		1		1	1	1	1		5	
The Guide	3		1	1		1				2	1	1		2		
The Headlight																
The Life Line																
(Great National)		3	3	4		3			1			3	4		3	
The Log	1		3						1				1		1	
The Pioneer					1								2		1	
Union Life Lines	2	2	2	2		2	1			1	1	2	1			
Total	16	24	18	20	4	10	4	1	12	2	12	20	24	4	22	0
Average	.8	1.2	.9	1	.2	.5	.2	0	.6	.1	.6	1	1.2	.2	1.1	0

Content average for employee news in field publications  
9.6 per cent



EXPLANATION OF PLATE I

This is a profile of life insurance field and home office publications showing the extent of employee news in each. The numbers between the charts represent percentages on an eight-point scale.

Fig. 1. This chart shows the percentage of each employee news classification in a composite life insurance company field publication.

Fig. 2. This chart shows the percentage of each employee news classification in a composite life insurance company home office publication.

## PLATE I

- |                                |                           |
|--------------------------------|---------------------------|
| 1. Birthdays and anniversaries | 11. Obituaries            |
| 2. Births                      | 12. Outside recognitions  |
| 3. Marriages                   | 13. Jokes                 |
| 4. Vacations                   | 14. Household hints       |
| 5. Sports                      | 15. Biographical sketches |
| 6. New employees               | 16. Miscellaneous         |
| 7. Illness and operations      |                           |
| 8. Meetings and elections      |                           |
| 9. Human interest happenings   |                           |
| 10. Amusing incidences         |                           |

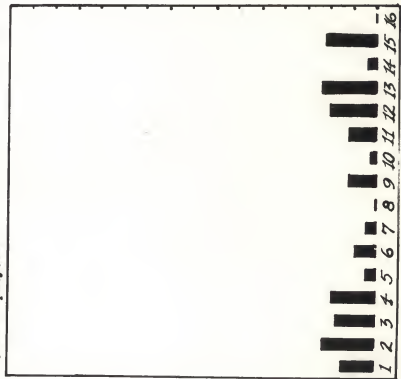


Fig. 1

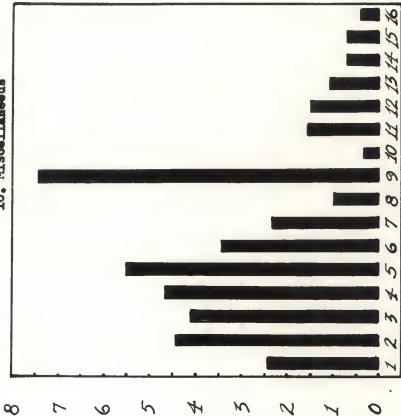


Fig. 2

## COMPANY NEWS CONTENT IN LIFE INSURANCE PUBLICATIONS

The list of classifications used in the content study of company news was also offered by Woods. These classifications are;

- (1) New products or improvements on old products.
- (2) New plants or remodelling of old plants.
- (3) Sales and/or advertising campaigns.
- (4) Changes in or explanation of company policy.
- (5) Promotions and transfers. (also retirements<sup>1</sup>)
- (6) New or improved equipment.
- (7) New methods of sales supervision or training.
- (8) Short biographical sketches (words and pictures) of members of top management.
- (9) Awards of pins, certificates, or cash, for safety, service, or other accomplishments.
- (10) Discussion of the industry and the company's place therein.<sup>2</sup>

To this list was added:

- (11) Meetings, conferences, conventions, etc.
- (12) Individual or agency production records.
- (13) Election of officers.
- (14) Articles of a public service nature.
- (15) Methods of and suggested procedures for selling.
- (16) Schools attended by management.

Subclassifications were again found necessary for clarification and to avoid possible ambiguity. The classifications and their subclassifications follow.

- (9) Awards of pins, certificates, or cash, for safety, service, or other accomplishments.
  - (a) Suggestion awards.
  - (b) Recognition awards for service anniversaries.
- (10) Discussion of the industry and the company's place therein.
  - (a) Annual reports.
  - (b) Highlights of preceding year.
  - (c) Stories of cities in which the company has branch offices.

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<sup>1</sup>Since retirements seemed to fall into this classification better than any other, it was decided that its inclusion here would be better than setting aside another classification for this express purpose.

<sup>2</sup>Woods, op. cit., p. 112-113.

- (d) Presidents' messages.
  - (e) Periodic financial statements.
  - (f) Stories explaining the function of departments within the organization and showing the significance of that department in relation to the over-all function of the company.
  - (g) Open house.
- (14) Articles of a public service nature.
- (a) Articles stressing safety on the job.
  - (b) Articles stressing the importance of filling out income tax returns promptly, and methods of doing it accurately.

Some overlapping of employee and company news is noticeable in almost any publication. An example of this would be a story of an employee receiving a check from the president of the company for which he works for recognition of a suggestion made by the employee and accepted by the company. This is employee news in the sense that it is news about an employee, but since the suggestion program is a company venture the item would be, and was in this study, classified as company news. This item would be classified under number nine in the company news list. A definite differentiation is necessary for a study of this nature. For this reason, the lists of classifications by Mr. Woods and the writer's additions to these lists were drawn up with the view in mind to make that distinction between these two types of news as definite as possible.

#### Company News Content in Home Office Publications

The largest classification of company news in the home office publications studied was number five, news of promotions, transfers, and retirements. This type of news item accounted for six and nine-tenths per cent of the space in these publications. The extent of three other classifications of company news appearing in home office publications was significant. These were classifications nine, awards; ten, discussion of the industry, etc.; and 14, public service articles. Fourteen and five-tenths per cent of the space was devoted to these three classifications of news. News of meetings, conferences, conventions, etc.,

rated two and eight-tenths per cent of the space. Table 8 shows the distribution of company news in home office publications.

#### Company News Content in Field Publications

It will be remembered that approximately 90 per cent of the space in field publications was devoted to company news, and that the remaining ten per cent was employee news. This was due, it was pointed out, to the promotional nature of the publication. Perhaps the one classification of company news that might be termed the most promotional was number ten, discussion of the industry and the company's place therein. Almost five per cent of the space in field publications was devoted to this classification of news, more than was given those employee news items usually found in departmental correspondents' columns. Two other classifications, both quite promotional, were 15 and nine, both of which accounted for more space in field publications than any other two classifications. The most space devoted to any classification of news, company or employee, was given to classification 15, methods of and suggested procedures for selling. This accounted for 14.5 per cent of the space in these publications. Not far behind with 14 per cent was classification nine, awards. Other classifications used extensively in field publications were: 12, production records, 11.1 per cent; five promotions, transfers, and retirements, seven per cent; and 11, meetings, conferences, conventions, etc., five and one-tenth per cent.

Table 9 shows the distribution of company news in field publications.

The differences between company news content in home office and field publications is shown in Plate II.

Table 8. Distribution of company news in life insurance home office publications.

Name of publication	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Aim	1	2	3	3	8	-	-	3	4	11	5	-	3	11	-	-
Colonial News	-	-	-	4	4	-	-	-	10	5	14	2	-	2	5	-
Crisis Cross Currents	1	1	2	7	3	-	-	-	3	1	-	-	-	-	-	-
Home Office (Wet)	1	-	-	4	12	-	-	1	11	5	-	-	2	14	-	-
Home Office Newsletter (Guardian)	1	1	-	1	16	-	3	8	4	7	4	-	1	-	-	-
Homespun	-	1	5	6	1	1	1	-	4	8	4	-	-	5	-	2
Inside News	-	1	2	2	2	-	-	-	4	2	-	-	-	3	1	-
Kansas City Lifelines	1	5	-	4	3	1	-	-	4	2	-	1	1	3	-	-
Licoova News	-	4	-	-	2	-	-	-	8	1	4	-	1	6	-	-
Life Lines (American United)	1	-	-	1	9	-	4	2	-	8	5	1	-	3	-	2
Lifelines (Northwestern National)	1	-	1	-	3	2	1	1	5	5	1	-	1	5	-	-
Lighthouse Flashes	1	-	-	-	-	-	-	-	2	2	-	1	-	-	-	-
MONEY Talks	-	-	-	2	28	-	-	-	5	21	6	1	7	11	1	-
Pacific Mutual	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Home Office News	1	4	1	4	18	-	-	2	8	9	5	2	1	17	1	1
Pru News	-	-	-	-	6	-	-	1	6	6	2	1	1	3	-	3
The Jeffer-Sun	1	1	-	2	-	1	-	-	1	2	1	1	-	-	1	-
The Northwestern Mutual Pillar	-	-	-	4	6	1	-	-	9	3	1	2	-	5	4	-
The Relic	2	2	-	-	1	2	-	-	3	5	-	-	-	3	-	1
The Sou'wester	1	2	-	-	4	-	1	-	-	3	2	-	4	1	-	4
The Spinning Wheel	4	2	-	1	3	3	1	-	7	3	2	-	2	1	-	1
Total	16	23	8	35	138	14	11	18	103	90	56	12	23	93	13	14
Average	.8	1.1	.4	1.7	6.9	.7	.5	.9	5.4	4.5	2.8	.6	1.1	4.6	.6	.7

Content average for company news in home office publications  
33.3 per cent

Table 9. Distribution of company news in life insurance field publications.

Name of publication	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Application	-	-	1	3	3	-	-	2	22	5	6	13	1	3	12	3
Aurora Borealis	3	1	2	6	6	-	-	4	15	2	4	17	-	2	15	2
Broadcaster	4	1	2	14	4	-	-	1	1	4	4	3	1	2	30	-
Home Topics	1	-	-	4	4	-	-	2	8	1	5	12	-	2	1	-
Imperial Indicator	1	-	1	4	4	-	1	1	2	4	3	26	-	4	19	1
Indianapolis Life Review	1	-	4	2	6	-	-	3	3	29	2	10	1	3	-	-
Integrity News	1	-	3	11	11	-	3	6	3	6	3	-	3	-	16	-
Mutterings	-	-	-	5	11	1	2	3	55	10	1	52	-	3	17	-
News From Home	2	1	3	1	12	-	3	1	5	7	6	9	2	2	18	1
Nylio Review	3	6	1	2	4	2	3	1	18	13	18	1	1	1	17	-
Palmetto Standard	1	1	1	1	5	-	-	4	10	1	1	10	3	2	6	1
Protective Life Lines	-	1	2	2	2	-	-	2	7	9	3	23	1	2	11	-
The Accelerator	-	2	2	3	2	1	13	2	38	2	-	-	1	6	8	-
The Franklin Field	-	2	1	1	4	1	2	1	10	4	5	1	2	1	34	-
The Guide	1	2	2	1	11	-	1	1	13	6	7	11	2	2	10	1
The Headlight	-	3	1	-	14	-	-	3	15	13	1	-	1	5	19	-
The Life Line	1	-	-	-	4	1	2	1	3	3	3	11	2	-	22	4
(Great National)	-	2	4	2	11	-	1	3	9	6	24	7	2	-	9	-
The Log	-	2	2	-	10	-	-	2	9	3	1	15	1	-	15	1
The Pioneer	-	2	2	-	10	-	-	1	1	5	-	1	4	2	11	-
Union Life Lines	-	-	2	1	2	-	-	1	1	5	-	6	4	2	11	-
Total	21	24	32	23	140	6	32	42	280	98	102	223	28	35	290	14
Average	1	1.2	1.6	1.1	7	.3	1.6	2.1	14	4.9	5.1	11.1	1.4	1.7	14.5	.7

Content average for company news in field publications  
69.3 per cent

EXPLANATION OF PLATE II

This profile of life insurance company field and home office publications shows the extent of company news in each type publication. The numbers between the charts represent percentages on a 15 point scale.

FIG. 1. This chart shows the percentage of each company news classification in a composite life insurance field publication.

FIG. 2. This chart shows the percentage of each company news classification in a composite life insurance home office publication.



PLATE VI

- 1. New or improved products
- 2. New or remodeled plants
- 3. Sales and/or advertising campaigns
- 4. Changes in or explanation of policy
- 5. Promotions, transfers, retirements
- 6. New or improved equipment
- 7. New sales supervision methods
- 8. Biographical sketches
- 9. Awards for accomplishments
- 10. Discussion of industry
- 11. Meetings, conferences
- 12. Production records
- 13. Election of officers
- 14. Public Service
- 15. Selling procedures
- 16. Management schools

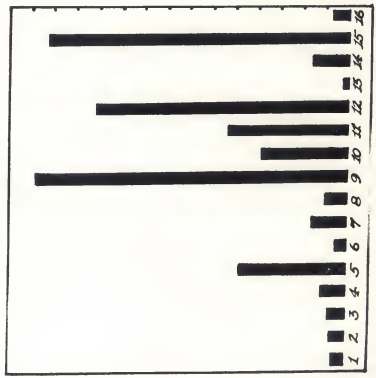


Fig. 1

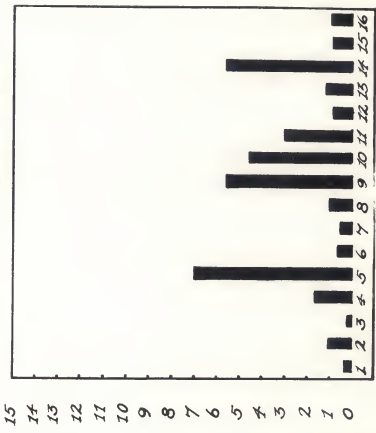


Fig. 2

## READABILITY OF LIFE INSURANCE COMPANY EMPLOYEE PUBLICATIONS

Any readability measure is an estimate of that readability. While any one formula cannot be said to be able to measure exactly the ease with which any given material can be read, the consistent use of one formula provides measurable and comparable results.

## Readability of Home Office Publications

Readability of home office publications can best be shown and discussed by considering, one at a time, the two components of readability, reading ease and human interest.

Reading Ease of Home Office Publications. The reading ease score of home office publications fell within the difficult range in the Flesch reading ease scale. While the reading ease score for employee news in the publications studied was right on the dividing line between difficult and fairly difficult, the score of company news, 36, was toward the bottom of the difficult range. There were several reasons for this difference between company news and employee news scores. As was seen earlier, much of the correspondents' columns were announcements of births, marriages, birthdays, anniversaries, illnesses, etc. Short one-syllable words and short sentences characterized the correspondents' columns. This type of writing, taken alone, would undoubtedly have earned a high rating, according to the Flesch formula. But other types of employee news had to be studied to obtain an objective and critical view of employee news as a whole in each publication. Considerably longer sentences were noticed in staff written news items. This tended to lower the readability of employee news.

Company news was, on the whole, characterized by lists of figures or names

pertaining to annual reports, budgets, awards. These lists of figures and names decreased the number of one-syllable words possible in any sample, thereby reducing the reading ease score for these samples. The decrease was to the extent that, coupled with rather long sentences throughout, a low reading ease score resulted for company news as a whole.

Human Interest in Home Office Publications. Human interest is ascertained by the number of personal words and sentences appearing in the samples taken. Again the correspondent, with many personal words and sentences spoken through his column, earned a good human interest rating for that type of employee news, and again the performances of other writers for the publication caused the rating to descend. The employee news human interest rating of 20 for the home office publications studied was in contrast to the human interest score of eight for company news. The reasons for this contrast are much the same as for the difference between company news and employee news reading ease. These two aspects of readability are integrated to the extent that the score of one of them can many times be accurately estimated by knowing the score of the other.

Table 10 shows the company and employee news reading ease and human interest scores for each home office publication studied. The weighted average for each publication was ascertained by taking into account the percentage of space devoted to each type of news in each publication. By way of explanation of this and other tables to follow, the columns headed RE are reading ease scores, and the columns headed HI are human interest scores.

Table 11 shows the results of a reliability study of the same home office publications undertaken to establish the reliability of the original study.

Table 10. Readability of employee and company news in home office publications.

Name of publication	Employee news		Company news		Pub. average	
	RE	HI	RE	HI	RE	HI
Aim	58	22	43	7	48	12
Colonial News	44	20	44	28	44	26
Crisis Cross Currents	63	30	39	10	59	28
Home Office (Met)	58	19	34	7	48	14
Home Office Newsletter (Guardian)	43	24	33	10	36	14
Homespun	48	12	27	7	40	10
Inside News	48	24	39	14	43	19
Kansas City Lifelines	51	25	37	3	48	21
Licova News	39	18	35	11	39	17
Life Lines (American United)	50	28	26	4	42	20
Lifelines (Northwestern National)	50	12	26	4	40	9
Lighthouse Flashes	30	6	31	3	30	6
MONEY Talks	44	19	29	10	33	12
Pacific Mutual Home Office News	44	18	34	7	40	14
Pru News	51	15	32	5	40	9
The Jeffer-Sun	61	18	38	4	39	9
The Northwestern Mutual Pillar	55	23	42	5	49	15
The Relic	53	21	43	9	49	16
The Sou'wester	55	28	36	10	40	19
The Spinning Wheel	<u>49</u>	<u>14</u>	<u>42</u>	<u>3</u>	<u>45</u>	<u>8</u>
Total	994	396	710	161	852	298
Average	50	20	36	8	43	15

#### Readability of Field Publications

The difference in news content between home office publications and field publications also caused a considerable difference in the readability of those publications.

Reading Ease of Field Publications. The field publications studied as a rule contained very little employee news. Although correspondents provided some of the employee news, which always seemed to result in an increase in reading ease, other types of employee news content in the publications contained enough long sentences to bring the average down just below the fairly difficult

Table 11. Reliability check on the readability of home office publications.

Name of publication	Employee news		Company news		Pub. average	
	RS	RI	RS	RI	RS	RI
Aim	63	18	44	3	50	8
Colonial News	48	22	50	32	50	24
Crisis Cross Currents	59	35	36	8	57	32
Home Office (Met)	52	23	34	5	45	16
Home Office Newsletter (Guardian)	48	18	31	7	34	10
Homespun	49	13	24	3	39	9
Inside News	48	28	39	14	44	21
Kansas City Lifelines	51	15	37	3	43	13
Licova News	39	15	35	11	39	15
Life Lines (American United)	55	20	28	4	46	15
Lifelines (Northwestern National)	51	22	29	6	42	15
Lighthouse Flashes	36	0	29	0	35	0
MONY Talks	48	38	30	10	34	17
Pacific Mutual						
Home Office News	49	21	30	12	41	17
Pru News	58	24	29	0	42	11
The Jeffer-Sun	58	18	31	0	42	8
The Northwestern Mutual Pillar	58	25	42	7	51	17
The Relic	54	25	36	4	47	17
The Sou'wester	56	28	39	7	48	17
The Spinning Wheel	60	14	41	7	50	10
Total	1040	422	694	143	884	292
Average	52	21	35	7	44	15

division in the Flesch scale.

At the same time, much of the company news was directed to agents and salesmen. This type of writing, actually direct address many times, contained many short words and short sentences. This, from the readability standpoint anyway, made this material more readable. Also, much of the company news was written by agents and salesmen themselves in which they related personal experiences in selling. This type of writing on the whole would have been quite readable taken alone, but other company news such as awards, discussion of the industry, etc., and meetings, conferences, conventions, etc., pulled the over-all average for company news readability down.

Human Interest in Field Publications. The most significant difference found between the readability of home office publications and field publications was in the area of human interest of company news. Whereas in the home office publications the human interest score of company news was eight, that score was 20 in the field publications. This rise of 12 points made the difference between dull, scientific reading and mildly interesting reading. Actually, 20 is the dividing line between mildly interesting and interesting. This difference is easily accounted for. As has been said before, field publications contained many articles written by agents and salesmen. A great number of personal words and personal sentences were found in this type article. Also, other material was designed to make a close association between company and field men. The expression "our company" was very common. Again, taken alone, these types of company news would have resulted in high human interest scores; but the over-all human interest rating for company news was decreased by news pertaining to awards, discussion of the industry, and others. Even with this, company news human interest was higher than employee news human interest in field publications. Most of this decrease in employee news human interest was caused by the five field publications that contained no employee news whatsoever.

Table 12 shows the company and employee news reading ease and human interest scores for each field publication studied.

Table 13 shows the results of the reliability check conducted after the results of the first study had been tabulated.

Table 12. Readability of employee and company news in field publications.

Name of publication	Employee news		Company news		Pub. average	
	RE	HI	RE	HI	RE	HI
Application	45	17	51	15	51	15
Aurora Borealis	50	17	54	24	54	23
Broadcaster	34	11	34	11	34	11
Home Topics	48	15	43	10	43	10
Imperial Indicator	49	19	45	22	45	22
Indianapolis Life Review	—	—	50	19	50	19
Integrity News	—	—	43	30	43	30
Mutterings	52	20	49	25	49	25
News From Home	—	—	48	26	48	26
Nylie Review	—	—	53	22	53	22
Palmetto Standard	43	10	53	19	52	19
Protective Life Lines	53	24	40	11	43	14
The Accelerator	50	17	53	25	53	25
The Franklin Field	52	16	50	39	50	37
The Guide	48	19	59	31	59	31
The Headlight	—	—	42	22	42	22
The Life Line (Great Nat'l)	47	26	38	24	39	24
The Log	53	17	48	12	48	12
The Pioneer	50	16	40	6	40	6
Union Life Lines	<u>45</u>	<u>23</u>	<u>44</u>	<u>11</u>	<u>44</u>	<u>13</u>
Total	719	267	937	404	940	406
Average	36	13	47	20	47	20

Table 13. Reliability check on the readability of field publications.

Name of publication	Employee news		Company news		Pub. average	
	RE	HI	RE	HI	RE	HI
Application	47	16	57	16	57	16
Aurora Borealis	47	16	55	28	54	26
Broadcaster	26	4	30	12	30	12
Home Topics	48	15	44	14	44	14
Imperial Indicator	35	20	46	23	46	23
Indianapolis Life Review	—	—	52	23	52	23
Integrity News	—	—	48	24	48	24
Mutterings	54	24	52	16	52	16
News From Home	—	—	55	21	55	21
Nylie Review	—	—	62	32	62	32
Palmetto Standard	58	18	35	7	37	8
Protective Life Lines	53	24	53	17	53	18
The Accelerator	47	15	43	25	43	24
The Franklin Field	44	16	59	45	58	42
The Guide	45	19	52	24	52	24
The Headlight	—	—	44	16	44	16
The Life Line (Great Nat'l)	47	16	43	31	43	29
The Log	63	18	45	11	47	12
The Pioneer	41	10	53	15	53	15
Union Life Lines	<u>39</u>	<u>13</u>	<u>41</u>	<u>12</u>	<u>41</u>	<u>12</u>
Total	694	244	969	412	971	407
Average	35	12	48	20	48	20

## CONCLUSIONS

While the writer felt he was surveying virtually the entire field of employee publications sponsored by life insurance companies (publications were requested from the 56 companies listed in the directory), the nature of the response did not bear out his expectations. Since one-half of the publications received were home office publications and the other half field publications, it must be assumed that many, if not all, the companies surveyed publish the other type publication. That is, companies from whom were received field publications may well publish home office publications and vice versa.

Be that as it may, the sample in each case was felt to be representative enough to allow findings upon which can be based a few conclusions in regard to both types of life insurance employee publications.

The ratio of employee news to company news in the home office publication was much as expected in that more space was devoted to employee news than to company news. Furthermore, the classifications of news found were, on the whole, sufficiently balanced to allow these publications to be described in news content at least as typical and representative of employee publications in general.

Most of the space in field publications, on the other hand, was devoted to company news. This was not expected. But due to the nature of the publication, the reasons for this are now apparent. Enough field publications contained more company news than employee news that it would seem reasonable to assume that this would be found true in most field publications sponsored by life insurance companies.

Furthermore, it was concluded from this study that field publications in general are more readable than home office publications. Much of the company



news in these publications was written by agents and salesmen. Personal words in this type of news were found in abundance. This was not the case for company news in home office publications. Since the readability of employee news tended to remain about the same in both home office and field publications, it was the company news that made the difference between the readability of the two publications.

The Flesch scores may seem low for the type of material studied. They did to the writer. Because of this he was skeptical as to the reliability of the readability study. From material in textbooks which he had read, the writer had been led to believe the writing in employee publications is simple and easy to understand, not fairly difficult as the results of the readability check for life insurance company employee publications would indicate.

So another readability study was conducted to establish the worth of the original check. Since the results showed no significant difference between the scores of the original check and those of the reliability check, the writer was left only to conclude that the original check was valid and that employee publications sponsored by life insurance companies, according to the Flesch formula of readability, are fairly difficult to read.

## ACKNOWLEDGMENTS

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For sound advice, freely given, and for constructive criticism of this thesis, the writer is indebted to his major instructor, Prof. Ralph E. Lashbrook, head of the Department of Technical Journalism. His encouragement, at times when encouragement was sorely needed, was gratefully accepted. The writer is also grateful for help of a statistical nature provided by Ass't. Prof. Merrill E. Samuelson of the Department of Technical Journalism. Also the writer would like to acknowledge Mr. Jay Payton, advertising manager of the Farm Bureau Insurance Company, Manhattan, for allowing him the use of issues of two life insurance field publications.

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One man cannot do all the small but vitally important tasks attendant to a study of this kind when time is a limiting factor. So last but not least the writer gratefully acknowledges his wife who gave of her time to aid in the compilation of the data contained in this thesis and who did a fine job of drawing the bar charts.

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CONTENT AND READABILITY OF EMPLOYEE PUBLICATIONS  
SPONSORED BY LIFE INSURANCE COMPANIES

by

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## INTRODUCTION

The past few years have witnessed an increasing importance being placed upon a relatively new communications medium. That medium is the company publication or, as it is sometimes called, the house organ. Since it was known that employee publications, one type of company publication, differ from general circulation newspapers with respect to content, the purpose of this study was to find out what types of news employee publications actually contain and to determine to what extent these publications are readable. The Rudolph Flesch formula of readability was used for this study.

Forty employee publications sponsored by 39 life insurance companies are represented in this study. Four issues of each company's publication was analyzed.

The content of each publication was broken down into two general categories: (1) company news, and (2) employee news.

### THREE TYPES OF COMPANY PUBLICATIONS

The three main types of company publications are: (1) the internal publication, directed toward employees, (2) the external publication, a sales publication going to dealers, distributors, stockholders, or prospective customers, and (3) the combination publication, which goes to all publics.

### DEVELOPMENT OF THE EMPLOYEE PUBLICATION

The first employee publication was established in 1890. Employee publications grew steadily until the depression cut down their number. Receiving a great impetus from World War II, these publications have grown steadily in numbers and importance until today reliable sources place the number of employee

publications in the United States and Canada at more than 6,000.

#### WHY EMPLOYEE PUBLICATIONS ARE IMPORTANT

The function of the employee publication is to promote the company it serves. This publication is an invaluable tool because it allows the two-way communication upon which is built true understanding and appreciation of the views of management and labor. By carrying company and employee news, this publication promotes co-operation and teamwork among employees which in turn result in increased production and sound labor relations for the sponsoring company.

#### EMPLOYEE PUBLICATIONS SPONSORED BY LIFE INSURANCE COMPANIES

Life insurance employee publications fall into two categories: (1) home office publications, and (2) field publications. The home office publication is edited by and circulated to home office employees, whereas the field publication is directed toward the company's field force.

#### EMPLOYEE NEWS CONTENT IN LIFE INSURANCE PUBLICATIONS

The bulk of the employee news in life insurance company home office publications was provided by departmental correspondents. These correspondents report anything that happens to anyone in their departments, no matter how small or insignificant it may be. Even the most insignificant item in a column of this type contains the name of an employee, and names make news in employee publications. The types of news contained in these columns are mostly announcements of birthdays, anniversaries, births, marriages, illnesses, operations, and vacations.



## COMPANY NEWS CONTENT IN LIFE INSURANCE PUBLICATIONS

Most of the company news in home office publications was news of promotions, transfers, and retirements, and news of suggestion awards and length of service awards. Other classifications of company news common in these publications were: Discussion of the industry and the company's place therein, Meetings, conferences, and conventions, and Articles of a public service nature meant to instill in the employees a feeling that the company thinks employees are more than names on the payroll.

## READABILITY OF LIFE INSURANCE COMPANY EMPLOYEE PUBLICATIONS

After a thorough analysis of the readability of life insurance company employee publications in which 640 samples of 100 words each were taken from the 40 publications studied, the results showed employee news in the home office publication to be fairly difficult to read and only mildly interesting. The reading ease and human interest scores of company news were even lower. Company news rated "difficult to read" and so low in human interest as to be described in the Flesch scale as "dull, scientific."

## CONCLUSIONS

From this study it has been concluded that field publications sponsored by life insurance companies contain much more company news than employee news. Furthermore, field publications contain more company news than do home office publications.

Concerning readability, the writer concluded: (1) that life insurance employee publications according to the Flesch index of readability were, on the whole, fairly difficult to read, (2) that life insurance field publications

were easier to read than home office publications, and (3) that employee news in home office publications was more readable than company news, whereas the reverse was true in field publications. These conclusions, reached after the original readability study, were further strengthened by the fact that a reliability check on the readability of these publications showed essentially the same results.

