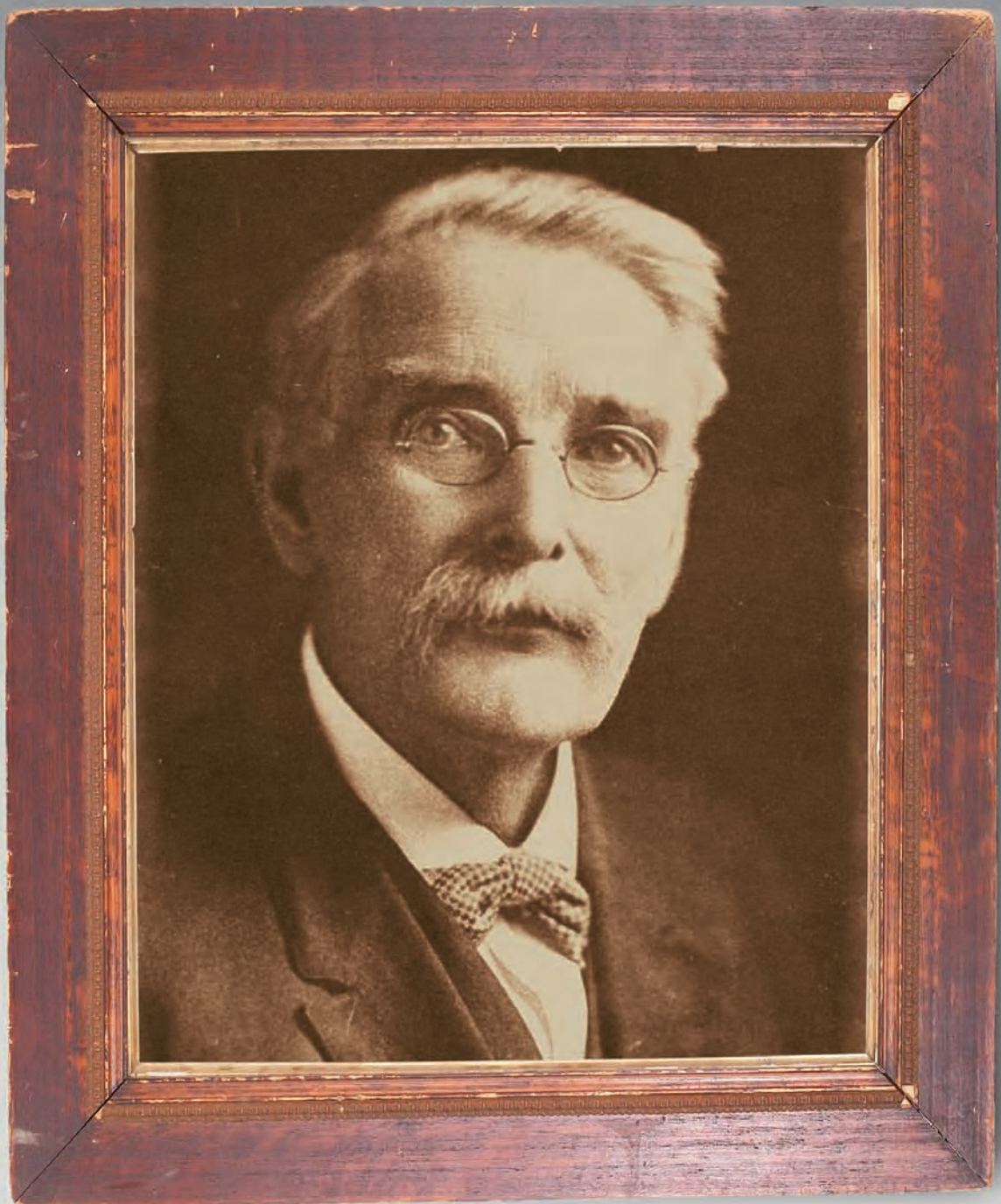


On November 10, 1878, Dr. Henry C. Martin first published *Insurance Rough Notes*...and with this month's issue we celebrate our 130th anniversary.

The title of Dr. Martin's journal, *Insurance Rough Notes* (soon changed to *Rough Notes*) was inspired by the doctor's practice of scribbling quick notes when he prepared for meetings with life insurance agents. The first issue mixed poetry, humorous anecdotes, and edifying readings with facts and news about the insurance industry.





*Rough Notes* played a significant role in advancing the insurance industry both in Indiana and the United States. Martin used his journal to advocate for state regulations of the insurance industry through a legal reserve deposit act which passed in 1899 and the removal of barriers to investment in the different types of underwriting companies at the time. Martin took pride in the gradual reduction of insurance rates in Indiana and across the country while increasing the safety of public buildings.

Today we are considered the premier insurance agent publication, and for that we thank our readers...  
*the Independent Insurance Agents across America.*

