

Between ages of 20 and 30 only two years will require to elapse. Under the age of twenty each case will be considered on its own merits. Two months must elapse after the birth of a child before application will be considered. Applications on the lives of women under 18 will not be accepted.

PROVIDENT LIFE AND TRUST, Philadelphia, Penn. Women accepted at the same rates as men. Great care exercised in selection. Will not accept during pregnancy, or until reasonable time after child birth. Record as to menstrual and maternal functions must be clear.

TRAVELERS' INSURANCE CO., Hartford, Conn. An extra premium of \$5 is charged up to age 48 on the ordinary life, limited payment life and endowment plans of longer term than 20 years; no extra is charged on the 10, 15 and 20 year endowment plans.

UNITED STATES LIFE INSURANCE CO. Females are accepted on all plans and at the same rate as males, excepting on the term plan, under which an extra premium of \$5 per \$1,000 is charged up to age 48. Insurance on the lives of married women will not be granted except in favor of their children, unless the husband or other proposed beneficiary has a direct financial interest in the life of the applicant. Special inquiry made as to the surroundings, associates and moral condition generally.

UNION MUTUAL LIFE INSURANCE CO. Females accepted on the same plans and at the same rates as males for limited amounts, excepting female factory employees, to whom will be granted only 15 year endowment policies.

UNION CENTRAL LIFE INSURANCE CO., Cincinnati, Ohio. Females accepted on all participating plans at the same rate as men. Amount of insurance limited. Rules more strict with females than with males.

WASHINGTON LIFE INSURANCE CO., New York. Require all female applicants to be examined by women physicians where possible. Women physicians have been appointed at all points in the United States in which they can be found. Essential that beneficiary shall have insurable interest. Investigation being made by the company in respect to female risks insured by it. Settled policy not yet decided upon.

CANADA LIFE ASSURANCE CO., Hamilton. Does not accept applications on the lives of females.

CONFEDERATION LIFE ASSOCIATION, Toronto. Accepts females with an extra charge of \$5 per \$1,000 up to 50 years of age, except on short endowments and 10 payment life plans.

DOMINION LIFE INSURANCE CO. Females accepted on all plans after age 50 has been attained; previous to that age will accept on all plans except ordinary life.

FEDERAL LIFE ASSURANCE CO., Hamilton. Accept females at same rates as males on the 20 payment life plan and on all other plans involving a higher premium rate per \$1,000. On plans involving a lower premium rate than 20 payment life plan an extra premium of \$5 per \$1,000 is charged.

GREAT WEST LIFE ASSURANCE CO., Winnipeg. Women are insured on ordinary rates where the beneficiary has a direct insurable interest in the