

**LIFE INSURANCE AND TEMPERANCE.**

An interesting question was touched upon at the meeting of Life Insurance Presidents in the relation of spirituous liquors to the chance of long life. This has an important bearing upon the issue of policies and the premiums for insurance, and it has, too, a wider interest in its relation to health and longevity on other grounds. Mr. Arthur Hunter, the well-known actuary who has conducted a thorough investigation of the mortality record in 2,000,000 cases of insured lives in the past twenty-five years, stated that if the Russian Government carries out its avowed intention of permanently abolishing the use of alcoholic beverages in its dominion "the saving in human life will be enormous," and the loss of 500,000 men as the result of the present war would be made good in ten years by abstinence from such beverages among its inhabitants.

Mr. Hunter was at the head of the recent Medico-Actuarial investigation. It was then found that among men who had occasionally taken alcohol to excess, but whose habits were regarded as sufficiently satisfactory when they were insured, the extra mortality over the general average was 50 per cent., which was equivalent to a reduction in the average life of these men of over four years. A division into two groups was made of men rated as moderate drinkers, one consisting of those who took two glasses of beer or a drink of whisky a day and the other of those who took more, but were not regarded as excessive drinkers. It was found that the mortality of the latter was 50 per cent. greater than the former. The mortality of total abstainers during the working years of life was about one-half of that of those who use alcohol to the extent of two drinks of whisky a day.

**ALBERTA'S HAIL INSURANCE.**

The annual report of the Alberta Insurance Commission says that the area assessable for hail insurance purposes in the district is over 4,300,000 acres. From the best information obtainable the board estimates that about twenty-five per cent. of this area is under cultivation, and that about 1,000,000 acres of crop was insured for a total of six million dollars. The premium to be received for this insurance is \$241,000, so that this insurance has been carried at a little over 4 per cent., or about 24 cents per acre.

The sum total for losses allowed by the inspectors and by the board upon a review of the appeals is in round numbers \$190,000, or an average of \$142 per claim.

The assets of the board are the taxes for hail insurance, levied and collected by the municipalities comprising the district. These taxes amount to approximately \$241,000. The costs of administration, which include all office expenses, salaries, cost of inspection, etc., will amount to less than \$16,000. This will leave a surplus of \$35,000, or thereabouts. The final adjustments may alter these figures slightly, but it is believed they will be substantially correct.

It is stated that a serious difficulty encountered this year, aside from the fact that this was the first year, is the difficulty in getting the taxes paid. No provision has been made to enforce payment of these taxes until the end of the year. Next year these taxes will become due on October 31st, and this it is expected, will assist in solving this difficulty, and the board anticipates being able to pay claims immediately after November 15th, 1915.

**KEEPING IN TOUCH WITH POLICYHOLDERS.**

Many a life insurance underwriter believes his work is done when he has obtained a policy. But there is more in building up a successful business than that. He must look after another important matter—renewals. And there is no better way of gathering these than by keeping in touch with policyholders, says an American company's bulletin.

A great many policies, it continues, are secured on a short canvass for the reason that the agent just happens to show up at the time when the prospect is in the mood to invest; and policies thus placed are not discussed in the same detail as those which are secured at the end of a hard and capable canvass. Therefore such policies are the most easily unseated by the twister, who speedily discovers that the insured is so little informed about the real merits of the contract that he can be persuaded to believe everything bad against it.

But without regard as to how thoroughly the policy is understood at the time it is placed, prospects are prone to forget its merits, and since the field is full of agents who, quite unseen, willingly clamor that they have something better to offer, it is not to be wondered at that the average policyholder, in the absence of an occasional supporting argument in favor of the insurance he is carrying, should frequently be persuaded by the man on the ground that it is to his advantage to switch his insurance.

Aside from the protection of renewals there is another big reason why you should keep in touch with your old policyholders, and that is, those policyholders are frequently open for additional insurance, which can be secured by the man who has written them once, if he is on the job looking after his own and their interests.

**DIGEST OF WORKMEN'S COMPENSATION.**

To all who are interested in workmen's compensation and its progress throughout the United States, the Workmen's Compensation Publicity Bureau (F. Robertson Jones, Secretary-Treasurer, 80 Maiden Lane, New York City) has rendered a valuable service in compiling for ready reference and comparison an analysis of all the laws on this subject now in force within the United States. The Digest of Workmen's Compensation and Insurance Laws in the United States enters upon the second year of its publication revised to December, 1914, and now covers the laws of this character in 24 States.

This Digest has come to be recognized as an authority on compensation laws, and already enjoys a wide circulation among industrial accident boards, workmen's compensation commissions, labor bureaus, legislators, lawyers, jurists, publicists, social workers, employers, casualty insurance managers and liability insurance agents and brokers. The work is compiled and copyrighted by F. Robertson Jones and offered for sale by the Workmen's Compensation Publicity Bureau at \$2.00 bound in paper, or \$3.00 in flexible leatherette binding.

By a vote of 65,000 to 1,600 the policyholders of the Metropolitan Insurance Company on Monday gave their approval to the plan adopted by the directors and stockholders of the company for the mutualization of the company. The last steps to be taken is to secure the approval of the State Superintendent of Insurance and the signing of the necessary certificates.