

A MATTER OF AGE.

By J. M. Laing, Asst. Actuary, Mutual Life of Canada.

A short time ago we received a proof of age under one of our policies, and as the date of birth did not agree with the date given in the policy, being in fact two years earlier, the assured was notified as to the amount necessary to adjust the age and was asked to advise us if satisfactory to him. He replied as follows: "You ask me to advise you as to whether the correction meets with my approval. Gentlemen, what else is there to do but meet the circumstances? I am not in a position to contradict the statement in any way, shape or form, and as I have already pointed out to your representative it would be much better when you are taking policies if you would then get proof of age, not fifteen or twenty years afterwards, when those who might give the correct proof have long since joined the silent majority. Young men nowadays, as you will understand, leave home early, and the records of birth are sometimes lost as a result of changes at the old home. That has been the case in this instance...."

The attention of agents is especially directed to the preceding extract, and if they could only be urged to give the matter their very earnest consideration we are sure that the proof of age would accompany the application in nearly every case. We are aware that the agents claim it is impossible to obtain it because the applicant would resent being bothered about any superfluous trifles regarding the application. About the only inference to be drawn from such a statement is that the agent, instead of leaving the applicant happy at having been persuaded to purchase such a sound asset and paramount benefit, has rather pestered

the poor unfortunate prospect until the application is signed in order to rid himself of the agent's unwelcome visits.

PROOF OF AGE WITH THE APPLICATION.

If this is the correct inference then it is time the agents alter their methods; if it is not correct then the claim of the agents cannot be defended. Personally we do not agree with the agents' point of view at all. Did any one ever hear of a case where a policyholder refused a benefit which the Company was offering free of charge? When an applicant is asked for proof of age with the application the agent should point out that it is to the applicant's interest to have the age correct *ab initio*, as otherwise the policy might be contested if a claim arose, or if proof is deferred until later years, the applicant may be placed in the same position as the policyholder from whose letter an extract appears above. Moreover, the following amendment to the Ontario Insurance Act became effective July 1, 1913:

"Every insurance corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and evidence that the age stated in the application is the true age of the insured will be required before the policy is paid. This notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums."

Since these notices have been in use the number of proofs received has increased tremendously but in many of these cases the proof is received a few days after the issue of the policy, and we do not quite understand why such proofs could not have



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