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Special Articles

**THE UNDEVELOPED FIELD IN THE LIFE
INSURANCE BUSINESS**

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On the 15th of October, 1910, the writer left Hartford on a trip, mainly through the South, for the purpose of studying the sanitary condition of Southern cities in the interest of the life business of the Travelers Insurance Company. As far as time would permit he visited and investigated conditions in the following cities:

Lynchburg	Montgomery
Roanoke	Birmingham
Knoxville	Atlanta
Chattanooga	Macon
Nashville	Jacksonville
Louisville	St. Augustine
Cincinnati	Savannah
Indianapolis	Charleston
Bloomington	Augusta
Springfield	Columbia
St. Louis	Charlotte
Memphis	Danville
Little Rock	Richmond
Vicksburg	Baltimore
New Orleans	New York
Mobile	Hartford

The principal points investigated were as follows:

FIRST.—The supply of drinking water.

SECOND.—The sewage system.

THIRD.—The disposal of garbage.

FOURTH.—The inspection of milk, meats and perishable provisions.

FIFTH.—The ordinances of the Board of Health for maintaining sanitary conditions.

SIXTH.—The laboratory equipment and work of the Department of Bacteriology.

SEVENTH.—The climatic conditions.

EIGHTH.—The location of the city and the natural character of the surrounding country.

NINTH.—The character of the city government—particularly the men who had anything to do with city sanitary work, with special reference to their intelligence, their efficiency and the probability of their seeing that the city ordinances are thoroughly enforced.