

or on other plans involving a lower rate with an extra charge of \$5 per \$1,000. Married women who have had no children and unmarried women are accepted on the 20 year endowment plan with an extra premium of \$5 per \$1,000, or on plans involving a lower rate with an extra premium of \$10 per \$1,000. The amount of the insurance is limited, and the applicant must be not less than 18 nor more than 60.

NORTHWESTERN MUTUAL LIFE INSURANCE CO., Milwaukee, Wis. Declines to insure female risks.

NEW YORK LIFE INSURANCE CO. Accept female applications at the same rate as male applications, provided the beneficiary has a clear insurable interest in the life insured.

NEW ENGLAND MUTUAL LIFE INSURANCE CO., Boston, Mass. Accept females on the same plans and at the same rates as males. Essential that the beneficiary shall have insurable interest in the life insured.

NATIONAL LIFE INSURANCE CO., Montpelier. Accept females on the same plans and at the same rates as males, with certain exceptions: (1) women under 20 years of age; women in pregnancy; women in lactation; married women until after the birth of the first child, or until five years after marriage, are not eligible. The following cases would be considered doubtful and invariably require explanation: (1) Women applying for the benefit of their husbands. (2) Women applying for the benefit of strangers. (3) Women who are not self-supporting or in receipt of an income. (4) Women over 45 and who have not passed the period of menopause.

PRUDENTIAL INSURANCE CO., Newark. An extra premium (not stated) charged upon unmarried females, unless they apply for endowment assurance, in which event no extra is charged. This extra is not imposed upon married women, provided their husbands apply at the same time for insurance; on all other cases the extra premium is charged.

PROVIDENT SAVINGS LIFE INSURANCE SOCIETY.—Females accepted at the regular rates of premiums for certain limited payment life policies, endowment policies and, in exceptional cases, whole life policies. Where the life proposed for insurance is over 50 the life will be accepted on the 20 year renewable term plan. The amount of insurance is limited. It is essential that the beneficiary shall have an insurable interest in the life proposed for insurance. The society will not consider applications for insurance from domestics, ordinary laborers, or ignorant or illiterate females or cases in the rural districts. Special questions are proposed, covering among other things the following: Has the woman property in her own right which is her source of income? Will she pay the premium herself? Is the amount proportionate to her means? If married, husband's name, occupation and address must be given. Is the husband insured? If so, for whose benefit? The motive for the insurance and full details of interest of beneficiary in the applicant's life.

PHOENIX MUTUAL LIFE, Hartford, Conn. Accept females at the same rates as males. The company exercises somewhat more thorough discrimination, and declines to insure during pregnancy and lactation.

PENN MUTUAL LIFE INSURANCE CO., Philadelphia, Penn. Married women over 30 who have not given birth to a child will not be accepted until the expiration of five years from the date of marriage.