

## LIFE INSURANCE AND THE RELATIONS EXISTING BETWEEN IT AND MEDICAL MEN.



LIFE insurance is now one of the principal institutions of the civilized world, whether we view it financially or as a provision to succor and maintain those who depend upon the heads of families for their present and future support as well as comfort and happiness, or to maintain one's self in after years, when unable, from various causes, to battle with life. The history of it is interesting and instructive.

In earlier years annuities were common, and these were granted by Jews and usurers, and extortion and vice of all kinds prevailed. Policies of all kinds were issued, not only for mercantile purposes, but also against wind and weather, against particular diseases, providing safe passes even through purgatory, etc. Intrigue and wars, with pestilence, carried off tens and hundreds of thousands, and there was no provision for those left behind. In its infancy life insurance was conducted in a hap-hazard style, and partook very much of a gambling nature. Often the healthy and strong died