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by him that it awoke the other companies, and the life insurance business went forward by leaps and bounds. The persons connected with the life insurance business, not only of the United States but of the entire world, should be thankful that the three great field marshals of life insurance—John A. McCall, Henry B. Hyde, and Richard A. McCurdy—lived. Their energy, aggressiveness, and competition put life insurance on a new basis and demonstrated to the weaklings the enormous possibilities of this business.

Let us briefly glance at a few changes in policies during the last thirty years. Thirty years ago there were a great many restrictions in policies. If a person took a journey he had to consult his policy to see if he would come within the proper degrees of latitude and longitude, otherwise he would be obliged to secure a permit and pay an extra premium. If he changed his occupation he had to again consult his policy to ascertain if he was permitted to engage in the new occupation. If he was not vaccinated the variola clause was inserted and he was not insured against death by smallpox, and if he desired this removal he was obliged to furnish the company with a certificate showing that he was successfully vaccinated. Women were charged an extra premium. If a policyholder lapsed his policy, regardless of the number of premiums paid, if he did not make application for a paid-up policy within six months of the date of his premium, he was not entitled to anything. Years ago there was no such thing as loans on policies; there were no guaranteed cash values, and if a man applied for a cash value the company might begrudgingly give him a small portion of the reserve. Nowadays everything is in favor of the assured—guaranteed cash values, loan values, paid-up values, automatic loan features, extended insurance, total disability clause, and, under very liberal conditions, freedom as to travel, residence, and occupation. These and other points could be much elaborated, but the length of this paper forbids it.

Thinking, perhaps, it might be interesting, the following is a copy of a permit that was attached to policy No. 77,344 issued by The Mutual Life Insurance Company of New York in the year 1868:

THE WITHIN ASSURED has permission to reside in any settled part of the States of CALIFORNIA, NEVADA, OREGON and WASHINGTON TERRITORY, and while so residing, to make trips (as a passenger only) on first class steamers, plying between the ports of WASHINGTON TERRITORY, the States of OREGON and CALIFORNIA, and the SANDWICH ISLANDS, and to proceed to and return from the ATLANTIC STATES in like manner, or by public conveyances overland;

PROVIDED, That written notice be given by the assured whenever any trip to the SANDWICH ISLANDS, or to the ATLANTIC STATES, is undertaken, to the GENERAL AGENT OF THE COMPANY, at SAN FRANCISCO, CALIFORNIA, and provided also, that on the Overland Route the said assured is to take his own risk of death from hostile Indians.

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The British Colonial Fire Insurance Co.

Head Office, Montreal
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Royal Financial Corporation, Limited

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Vancouver, B.C.