

HOME LIFE INSURANCE CO. Single women, or married women, having given normal birth to a child, charged an extra premium of \$5 per \$1,000, except on the 10, 15 or 20 year endowment plans. After climacteric period is passed, the extra premium is waived. Insurable interest essential. Husbands cannot be made beneficiaries. Applications will not be accepted from an applicant while she is pregnant until three months have elapsed after the normal birth of the child.

LIFE INSURANCE COMPANY OF VIRGINIA, Richmond, Va. Amount of insurance limited. If married, and husband alive and insurable, he must be insured in some company for an equal amount of insurance to that applied for. Beneficiary assumed to have insurable interest. No extra charge where 20 year endowment plan is selected, or plan involving a higher premium than called for by that policy. On other plans an extra premium of \$5 per \$1,000 is charged, ceasing after the age of 48. Pregnant women are not insured until 60 days after confinement.

JOHN HANCOCK, MUTUAL LIFE INSURANCE CO., Boston, Mass. Accept female risks without any restrictions.

STATE MUTUAL LIFE ASSURANCE CO., Worcester, Mass. Females accepted on same terms as males for limited amounts. Young married women or young unmarried women who have never borne children, not considered desirable.

MUTUAL LIFE INSURANCE COMPANY, OF NEW YORK. Female risks accepted on the same terms as male risks.

MUTUAL BENEFIT LIFE INSURANCE CO., Newark, N. J. Declines to insure female applicants.

MICHIGAN MUTUAL LIFE INSURANCE CO., Detroit. Declines to insure female risks.

METROPOLITAN LIFE INSURANCE CO. Females accepted on the same terms as males, on 10 payment life plan, and 10, 15 or 20 year endowment plan. An extra premium of \$5 per \$1,000 is charged on the ordinary life and 20 payment life plan, until the age of 49 has been attained. Essential that the purpose of insurance be clearly shown, and that the moral hazard is without question. The amount of insurance granted on individual lives depends upon circumstances.

MASSACHUSETTS MUTUAL LIFE INSURANCE CO., Springfield. Females insured on the same plans and at the rates for males; great care exercised to see that the beneficiary has an insurable interest on the life insured. Seldom grant policies on the life of married women more or less dependent on their husbands for support.

MANHATTAN LIFE INSURANCE CO., New York. Decline to insure females where there is no definite insurable interest involved; where husband is beneficiary, application not accepted, except where he is dependent on the continuance of the wife's life for support, or would be deprived of her property at her death. Those who have passed the climacteric are accepted at the same rates as male applicants, except on certain low premium forms of insurance. An excess of mortality arising from the insuring of females is made a charge against dividends under the policy. Married women who have not passed the climacteric and have had a child or children will be granted 20 year endowment assurance without extra,