

## RELATIONSHIP OF LIFE INSURANCE TO THE DEVELOPMENT OF OUR NATION.

We live in a time big with the destiny of the world for generations to come. Collective as well as individual responsibility is heavy. In order to meet the situation more readily and effectively, we must, with as keen foresight as we can exert, look into the pressing problems and thus be better prepared to successfully take up our part in their solution.

Here, then, is the golden opportunity for active educational work. The policyholder and the uninsured alike need enlightenment. They must be made to more quickly recognize that these institutions derive their being from all the people. They must be made to more clearly understand that it is not the personal interest of the few who manage, but of all who contribute that is to be respected, safeguarded and wisely nurtured. They must be encouraged to more readily realize that any injury to the life insurance business means injury to them. Only by such means can the conviction be brought home with greater emphasis that the business of life insurance is a sacred trust to be most carefully and efficiently administered for the benefit of all.

I feel, therefore, that the greater obligation of the future demands a readjustment of attitude on the part of life insurance management and of the public, in order that this institution,—the greatest of all constructive powers,—shall not be hampered in reaching its highest efficiency. The management must emphatically reveal that the trust they direct comes from the many associated in a spirit of closer confidence and clearer understanding of their true relationship,—a more responsive system of co-operation between the insurer and the insured, to the end that the interest of each shall be fully safeguarded and the benefit

by both be of the greatest good to the public generally.

Your policyholders offer a fertile field for education on fundamental principles and ideals. Millions of men to-day know absolutely nothing of the character and aims of the management of the companies in which they are insured. Their sole relationship consists of a peremptory order to step up to the cashier and pay. They hear nothing from their companies except at the time a premium is due. Some companies, it is true, endeavor to keep in touch with their policyholders. There is need for wider development along this line. This work among policyholders has within it the germ of salvation that may smother the spark of Bolshevism whose spectre haunts Europe to-day and is not wholly absent from our own national unrest.

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### NOTICE.

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