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(Insurance Department)

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AND

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The Great West Life Policies embody all the essentials of profitable Life Insurance. Low premium rates are charged—these premiums may be paid annually or otherwise, as suits the insured—the Policy conditions are liberal and clearly expressed, and the profit returns to Policyholders are to satisfactory that seldom does a participant fail to express both gratification and surprise at returns under his Policy.

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### J. W. W. STEWART ADDRESSES LIFE UNDERWRITERS.

At a recent meeting of the Vancouver Life Underwriters' Association held on the mezzanine floor of the Canada Life Building, Mr. J. W. W. Stewart, managing director of the Monarch Life Assurance Company, head office Winnipeg, addressed the life men. Mr. Stewart is an old Vancouver man, having been formerly connected with the Imperial Life in this city, and was very glad to be able to address the large number of his former associates, who welcomed him cordially.

Mr. Stewart opened his remarks with the statement that successful underwriting begins and ends with service. The life insurance solicitor who makes this the cornerstone of his ambition is not only the most successful but also the most useful to the business and to the public at large. The attitude of a solicitor should not be to sign a contract and draw down a premium, but rather to sell the prospect insurance that is most adaptable to his needs and that will meet best the needs of his beneficiaries in case of his death. The attitude should be to serve the best interests of the client first and foremost and then the premiums will roll in as an inevitable consequence.

The speaker also emphasized the need of the field men to assure the public that war demands on the insurance companies had not in the slightest impaired either their efficiency or their stability. He quoted from the statistics of Great Britain, France, Canada and the United States to show that the steps which the companies have taken to safeguard their own and their policy-holders' interests had redounded to their benefit. War losses for 1917 were less than they were in 1916 in the instances cited above, and it did not seem likely that war risk mortalities would mount relatively larger than they did during 1917. Mr. Stewart thought that this fact should be presented to the insuring public with more emphasis than has already been given to it.

In conclusion, Mr. Stewart pointed out that the great evil of policy lapses should be reduced. The percentages of lapses to new business written was entirely too large. Every effort should be made to reduce lapsations to a minimum, and he thought that the co-operation of the field men with the head offices should be closer than at present obtains.

### R. P. RITHET & CO. LTD.

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C. R. Elderton, Branch Mgr.