

LIFE COMPANIES AND THE CONSERVATION OF HUMAN LIFE.

The fact that the Health Committee of the Association of Life Insurance Presidents is in attendance at the International Congress on Hygiene and Demography, which is being held at Washington this week is further evidence of the practical interest which is being taken by many of the important life companies in work which has for its object the conservation of human life. Particular attention is being paid by this committee to the addresses and discussion dealing with the control of contagious diseases, including typhoid fever, diphtheria, cerebrospinal meningitis, tuberculosis, etc.; the sanitary aspects of public water supplies, including the sanitary control of water sheds, the purification of water by storage, water purification in Europe by biological methods; water sterilization by chemical methods, and the disposal of sewage and wastes by the various processes now carried on in European countries. Wherever it is shown that other countries obtain better results than the United States does in any given situation, the committee will try to learn the reasons therefor. Such results may be due to the kind of laws or regulations adopted, to the character of the officers enforcing the law, to the quality of public sentiment or to some other cause or combination of causes. When the cause is once ascertained steps will be taken by the life insurance interests to help in applying it or some proper modification of it to the situation in the United States. It is expected to do this kind of work through co-operation with the various constituted authorities.

It will be seen that this is a practical programme in line with the character of the work which has already been accomplished under the auspices of the Association of Life Insurance Presidents and by other insurance organisations. General Manager Robert Lynn Cox, of the Association, mentions (in a recently published brochure re-printed from "The Business of Insurance") regarding activities in this direction that the companies represented in the Association of Life Insurance Presidents, practically all are giving support to the movement in one way or another. Many of them are doing practical educational work. Out of a total of nearly thirty million policies in force in American companies at the end of 1910, the companies in the Association carry about 77 per cent. (or over twenty-three million) and of this twenty-three million 97 per cent. are in companies which are now engaged in individual work for health improvement.

There is a group of five companies, having policies aggregating 22,000,000, continues Mr. Cox, that make special efforts to stimulate their policyholders to activity in personal and public hygiene. This is done by articles in company periodicals distributed to policyholders and by other literature. One large company has done this for many years. Another company, in addition, co-operates with existing agencies for health improvement, including anti-tuberculosis societies. This same company is experimenting in many cities along the line of sending visiting nurses to sick policyholders. It also is building a sanatorium for the treatment of employees suffering from tuberculosis. Another company in this group recently established a department of conservation, which plans, among other things, to aid public health authorities in the fight against preventable disease.

There is another group of companies which goes beyond the body of policyholders in its health promotion activities. They advise impaired applicants for insurance as to their physical condition and make suggestions to aid them. There are four companies in this group. Two of them, in the East, have a total of 88,000 policies. Another is a flourishing Middle West company that has about 155,000 policies. The fourth is a conservative, young Southern company, with 8,300 policies.

Among the non-Association companies, one provides for free periodical examinations of its policyholders. Another has formed a health association among its policyholders. Pamphlets on different phases of disease prevention are issued at intervals. For instance, a bulletin issued in the spring of 1911 was entitled "The Milk and Water Supply in our Country Homes." The pamphlet dealt effectively with the subject, showing how epidemics of typhoid fever might be prevented by taking certain precautions.

It is thus seen, says Mr. Cox, that the relationship of the life insurance companies to the campaign for sanitary reform has been largely along educational lines so far and its further development will doubtless follow this course. In the last analysis there can be no material progress in this fight for clean living if the movement is not backed by general public interest. This support can be gained only by persistent and extensive educational work. It would seem that there is no other institution in a position to reach instantly and personally so many people with the appeal that must be made.

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CASUALTY COMPANIES' IMPORTANT MEETING.

An important meeting of companies transacting casualty business in Canada is fixed to take place at Belleville, Ont., on Saturday, October 5. This meeting will be engaged in an endeavor to put the business on a better footing in regard to rates, etc. Complaints are made on behalf of companies that owing to rate-cutting, and other conditions of the business, things are getting into a very unsatisfactory position, and at the Belleville meeting, which is an adjournment from a meeting held in Toronto a short time ago, it is hoped that it will be possible to arrange matters satisfactorily.

It was in this connection that Mr. James C. McBride, manager of the accident department of the Commercial Union Assurance Company, was visiting Canada recently.

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Important changes in the Imperial Life Assurance Company of Canada were announced yesterday after a meeting of directors. Mr. H. C. Cox becomes president, succeeding Sir Mackenzie Bowell, who has been with the company since its inception in July, 1807. Sir Mackenzie Bowell is 89 years of age. Hon. S. C. Wood, vice-president, also sent in his resignation. Hon. Mr. Wood is 83 years of age. Mr. G. A. Morrow, vice-president of the Dominion Securities Corporation and a director of the Imperial for years, was appointed a vice-president to succeed Hon. Mr. Wood. The other vice-president is Mr. S. J. Moore, president of the Metropolitan Bank.