

THE UNITED STATES LIFE.

The United States Life advises the following decisions consequent upon the outbreak of war between the United States and Germany:—Policies more than one year in force are by their terms free of any restrictions as to military or naval service at home or abroad; for the present and until further advised, a free permit, except for Aviation, will be granted upon request from Insured in writing, to any policyholder who may desire to engage in Military Service in the Army within the Continental Limits of the United States; for the present and until further advised, permit will be granted for service outside the Continental limits of the United States in the Army and Navy in any capacity whatever in connection with actual warfare, except aviation and submarine, as follows: An extra premium will be charged of \$100 per annum per \$1,000 of Insurance—and the amount will be restricted to \$2,000 on one life (including any amount of Insurance already carried by the Company on such life)—the liability of the Company for any amount of Insurance in excess of \$2,000 will be limited to return of the premiums paid on such excess amount. Permits for aviation and submarine service will not be granted; in the event of engagement in such service the liability of the Company will be for return of the premiums only. The Disability Clause will be modified to exclude war risk and a military and naval clause will be attached to all policies.

The aggregate extras will in all cases be carried to a separate fund; and if the amount of these extras should prove more than sufficient to meet the extra mortality caused either directly or indirectly by the war, a proportion of the extra premium paid will be refunded to continuing policies on which such premiums were paid, after the war is over.

FREEDOM'S EMBLEMS.

I met the President of the Indomitable Life at the railway station.

"Just back from New York," he said cheerily, "and glad to be home."

"I thought you belonged to the 'Spend-your-money-at-home-League,'" I said.

"So I do. This was a *business* trip."

"Did you 'hit the trail'? How is Billy Sunday?"

"I suppose the Rev. William Sunday does good—but I am not a member of his congregation! However, I had one real big thrill while I was in Gotham. You know the splendid new corridor of the Home Life Insurance Company. It is dignified by the finest, the most beautiful picture that the mind of man ever conceived. Linked together, with the marble wall as a background, are the flags of the United States, France and Great Britain."

"That's fine," I said to the Superintendent."

"We salute them all," he answered.

J. L. K.

WAR DEATH CLAIMS.

According to figures given out by the Insurance Department at Ottawa, death claims arising from the war paid by life insurance organisations operating in Canada are as follows:—

1914—By Dominion licensed companies, \$17,595; by provincial companies and societies, \$2,000.

1915—Dominion companies, \$1,939,735; provincial and societies, \$83,853.

1916—Dominion companies, \$4,560,938; provincial and societies, \$265,516.

THE LOSS RATIOS OF ACCIDENT COMPANIES.

Mr. John T. Stone, president of the Maryland Casualty Company, in a recent address before the Insurance Society of New York, gave some interesting information in regard to the incidence of accident companies' loss ratios. He stated that his experience showed the proportion of the loss ratio due to fatalities and principal sum payments for dismemberments to be very much larger now than it was a few years ago. He found that in his own company, until within the past three or four years about 33 1-3 per cent. of the losses under personal accident and health policies and disability policies, were due to these major occurrences, and about 66 2-3 per cent. to weekly indemnities. Now he found that within the past three or four years the fatality cases and the dismemberments—the major claims—are about 45 per cent. of the total loss ratio and the weekly indemnities about 55 per cent. But that has not been produced by a diminution of the weekly indemnities. It has been produced by an increase of the fatalities. In other words, as large a percentage of the premium for weekly indemnities has been paid out as formerly; but there has also been paid out a much larger percentage of the premium in major claims, so that those two percentages of the premium added together make a much larger loss ratio than formerly, though the percentage of the loss ratio due to weekly indemnities is less, and the percentage of the loss ratio due to major claims is more.

This development arises, in Mr. Stone's opinion, from three principal sources:—(1) the accumulation feature or as it has now developed, the larger principal sum; (2), the popularisation of the automobile; (3) the extension of double indemnity.

TRAINING FOR A LIFE INSURANCE AGENT.

The art of life insurance canvassing is very decidedly one of the things which cannot be learnt from books. It may not be strictly true that successful life insurance agents are born not made. But undoubtedly natural aptitude plays a great part in the successful building up of a profitable agency. However, there are certain principles which even the born agent cannot disregard and Mr. Warren M. Horner's book with the title of "Training for a Life Insurance Agent" published by the J. B. Lippincott Company (\$1.25) puts those principles pungently and clearly. Mr. Horner writes out of the fullness of knowledge and experience and the book should be of some service both to the beginner and to the agent who is keen to better his performance.

WANTED**GENERAL AGENCY FOR A HAIL INSURANCE COMPANY.**

We wish to obtain a general agency for a Hail Insurance Company for the Provinces of Manitoba and Saskatchewan.

We have a first class agency plant and maintain an Inspector in the field.

BRYDGES & WAUGH, LIMITED

363 Main Street

WINNIPEG, MAN.