

to their respective congressmen, and it is admitted that this materially forwarded the possibilities of national legislation directed toward the establishment of either a federal department or bureau of health.

OUTINGS FOR POLICYHOLDERS.

During the present summer we have endeavored to extend this sense of relationship between policyholder and agents in a rather novel manner. Circular letters were sent to our superintendents advising them that if they could arrange day's outings for policyholders, the company was prepared to contribute a portion of the expense. We were led to this action by the splendid results obtained by such an outing in the city of St. Louis last year. In one district in that city the superintendent and his agents gave a picnic at which it was estimated 40,000 policyholders were present. In fact so great was the crowd that the street car system of St. Louis on that day was at its wits' ends to meet the demands made upon it. Prizes of various kinds were offered; policyholders indulged in a variety of sports and were given free admission to the various amusements in the amusement park in which the picnic was held. Ever since last summer the policyholders in this district have been making inquiries at the district office to learn whether another picnic would be given to them this year.

A number of picnics of this kind have been given by superintendents in other cities this summer with most excellent results. Not only have policyholders participated in these outings, but the motive which actuated the company in giving them has won the commendations of city officials, including mayors and health officers who have attended the same and made addresses. All of which simply proves what I have attempted to demonstrate, namely, that the social side of life insurance is one that may not be ignored and one which will bear definite fruits. I think you will agree with me that the policyholders who have attended these picnics feel a sense of obligation to the company; that they realize the efforts which the company is putting forth in their behalf, that the tendency to lapsation on their part is distinctly minimized, and that the publicity that these policyholders give to this form of welfare work is distinctly beneficial both to them and to the company.

WELFARE CAMPAIGN.

If I have dwelt on this phase of the subject somewhat at length it is because I believe in its essential merit. When work of this kind is attempted, the relation between the policyholder and the company is no longer an abstract, but a concrete one. The fact that the policyholder speaks of the company as "my company" or "our company" shows the revulsion in feeling which has taken place. The possibilities of work along these lines are many. We have had under consideration for some time the question of bringing policyholders together at periodical intervals and giving them lectures on health subjects and on other subjects of vital interest to them. The only difficulty in the way to date is the expense. Such a plan would involve the employment of competent lecturers, the rent of halls and other expenses which as we see it now is not feasible. Purely on experimental lines we have at various places arranged meetings at our district office where mothers have been instructed by our nurses regarding the care of their children. The success of this experiment leads us to believe that it is well worthy of further extension.

If it is difficult to determine the economic value to the insurance company of welfare work such as has been indicated above; it is even more difficult to determine the value of an educational campaign carried on through the distribution of pamphlets, leaflets, etc. There are no means of checking up such a campaign or at least none of the cost of which would not be prohibitive. A considerable part of our welfare campaign has consisted of the distribution to our industrial policyholders of pamphlets on tuberculosis, the care of the child, teeth, tonsils and adenoids and a more recent one on the health of the worker. We have now in mind the preparation of a pamphlet on first aid in the home and a series of leaflets on preventive diseases such as smallpox, diphtheria, scarlet fever, etc. It is important in connection with literature of this kind that it should be written in a fashion that the average workman will read and understand it. Unless it is put in an attractive form he will probably consign it, unread, to his waste-basket or garbage pail.

DISTRIBUTION OF LITERATURE.

We have every reason to believe, however, that the literature which we distribute is read and that it has a distinct effect. Very recently a committee of midwives with their counsels requested an interview. This was granted to them. It appeared they took exception to a statement contained in our booklet, "The Child," in which the prospective mother was advised to have a doctor or to go to the hospital in preference to a midwife. The committee contended that this statement was ruining their business since whenever they entered the homes of our policyholders they were shown a copy of the pamphlet, "The Child," and their attention directed to the statement respecting midwives. We feel that when policyholders are sufficiently acquainted with the contents of our booklets to take an attitude of the kind described, such literature has a very distinct value.

Other instances of the same kind could readily be cited to this point. I need only mention the case of a mother who wrote to us that she had discharged her midwife because the latter had not carried out the instructions in our booklet with respect to the care of a baby's eyes. A father writes us that prior to the receipt of our booklet, "Teeth, Tonsils and Adenoids," it had never entered his mind to have his boy examined. When he did he discovered that the boy had adenoids, which thereupon were removed.

At various country fairs throughout the United States and Canada where the company has exhibited its welfare work and distributed its literature, we have had the superintendents carefully watch to ascertain whether such literature was found lying around the fair grounds. It has been very gratifying to us to be informed that almost invariably the literature which we distributed was taken away by the visitors to these fairs. In fact, as a result of this distribution we have constant inquiries from the neighbors of individuals who have received our pamphlets, requesting to be furnished with copies.

POPULARIZING HEALTH CONSERVATION.

The most important phase of our welfare work among policyholders has been our visiting nurse service. Here, too, again, I must admit that we have no statistics which indicate whether this service, given voluntarily to policyholders, has been instrumental in materially reducing the mortality. On the other hand, we have instance after instance of individuals who have written to us of their belief that their lives