

WOMEN'S INFLUENCE ON LIFE INSURANCE.

It is estimated, remarks the London Review, that there are 28,600 women workers in insurance offices. What a vast influence these may have on the future of insurance! Sir David Paulin, in the paper recently given before the Insurance Institute of London, predicted that after the war there would be a boom in matrimony. If so, one can easily foresee the possibility of a boom in insurance, also. It is safe to assume that a large proportion of these women workers will be absorbed permanently into the business. Not all, of course, for there will certainly be a large number of men returning to claim their old positions. As for the women who leave the desk and return to domestic life, what they will have learnt in insurance offices regarding the great principles under which the business is administered will make them potential factors in a further dissemination of the gospel of thrift as writ within the four corners of an insurance policy. Then, again, the Review continues, one may surmise that the young woman who has become imbued with the principles of life insurance, and of insurance generally, may make it a *sine qua non* of marriage that her fiancée should first secure a satisfactory life policy, so that the future might be more reasonably secured. Anyhow, the Review concludes, we look forward to seeing an increased interest being taken in insurance through the instrumentality of young women who have so admirably filled places of the men who went out to fight Prussianism.

STIRRING UP DELINQUENT AGENTS.

The constant rise in expenses of the fire companies is resulting, in some quarters in the States, in a considerable stirring up of "slow-pay" and non-producing agents, reports the Weekly Underwriter. One company took off a considerable number of agencies simply because they were off the railroad and it cost more to supervise them than their business was worth. Field-men, continues this authority, are "hearing from home" in a way to spur them into activity in the matter of making a better showing for the salaries they draw, not alone in increased business or lower loss ratios, but also in reduced expenses in their territories. This may have something to do with the strengthening of the nerve of some of them, resulting in their adopting stringent measures with those agents who have been a constant source of annoyance and loss of time for years.

NEW DOMINION LICENSES.

The Western Life Assurance Company, of Winnipeg, which, established in 1911, has hitherto been transacting business under provincial license, has now received a Dominion license.

The Mechanics and Traders Insurance Company has received a Dominion license for fire insurance in British Columbia only. Mr. J. W. Allan, of Vancouver, is chief agent.

The amendments to the provincial Workmen's Compensation Act, introduced into the Quebec legislature, raise the maximum wage limit from \$1,000 to \$1,200, and state that parents may take action for damages for the death of a son, when he is the principal support of his parents.

CULTIVATING OLD POLICYHOLDERS.

Generally speaking, an agent's easiest prospect is his old policyholder, remarks the North American Life. He can be shown that the present premium has been easy to pay; and how little an additional policy would cost him compared to the good of that policy to his widow. Furthermore, as someone puts it, "after a man has become attached to his policy, he also feels a certain degree of respect for the company backing it." Therefore, you should ask him to give you the names of some relatives and friends who might buy insurance. Follow this plan and you will be surprised at the business lying dormant right in the family where you have had a foothold for many years; business that is simply waiting to be closed up. Let us repeat, "cultivate your old policyholders." They are your best friends. The old policyholder whose assurance has been in force some time can be convinced that what may have been an adequate amount for him to carry ten or even five years ago is entirely insufficient for the present needs of his family.

Mr. George W. Hoyt, deputy manager of the Liverpool & London & Globe Insurance Company in the United States, retired recently on account of impaired health after a period of continuous service extending over 46 years.

The Great-West Life Assurance Co.

held its twenty-fifth Annual Meeting on
February 5th, 1918.

Attention is drawn to the following statements:

Business issued, 1917	\$30,309,542
Increase for the year	4,734,169
Business in force Dec. 31st, 1917	152,643,165
Increase for the year	19,626,717
Income for 1917	6,437,320
Increase for the year	843,279
Assets, Dec. 31st, 1917	24,385,666
Increase for the year	2,683,096

The expense rates were again lowered in 1917, and the interest rate earned was 7.36%. In addition to the actuarial reserves, the balance sheet shows, in surplus, capital and special funds, the sum of \$4,493,611, being over 18% of the assets.

Mortality, including war losses of \$457,082, only 74% of the "expected."

Canadian Government Bonds held . . . \$2,505,337
(Being over 10% of the total assets.)

The Great-West Life is noted for its large profits to policyholders. Write for full report and profit booklet.

HEAD OFFICE - - WINNIPEG