

GROUP INSURANCE AS AN INFLUENCE IN PROMOTING STABILITY IN LABOUR GROUPS.

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in the process of collecting an insurance policy than there is in accepting the charitable gift of an employer—as the needy family is certain to feel.

The whole progress of legislation for workmen's compensation has been developed on the theory that the industry should pay for the maiming or damage that is caused in its operation.

Is it not only a step further that the industry should pay something to the surviving dependents at the death of the breadwinner, at least sufficient to maintain them until they can adjust themselves to such changed conditions; and if employers do not recognize and do this voluntarily, it is more than likely that ere long the State will compel them to do so by legislation and the merit and value of a voluntary act will be lost.

As one interested in economic, industrial and social progress, as a director in the Equitable Life Assurance Society, which first developed this business, and as an employer of labour I am convinced that group insurance, life, health and accident, given by the employer without medical examination and without cost to the beneficiary is sound business economics; also, like Shakespeare's description of the quality of Mercy:

"It blesseth him that gives and him that takes."

THE LIFE AGENT'S MANUAL

Published by The Chronicle, Montreal

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