

the chief obstacle to success on the part of the agent will not be removed.

Now, in connection with this, the question arises, whether it may not be possible that the companies materially retard so eminently desirable a consummation by laying too much stress upon the investment side of the business. The word "investment" in many minds savors somewhat of luxury for the behoof of those having surplus funds to dispose of, whereas about "protection" there is a decided flavor of necessity. Hence the need perchance of a warning to canvassers, and of the suggestion not to make "tontine profits" and "big returns" too prominent a feature of their argument, especially for insurers of moderate means, for, after all, it is the existing *risk* that carries conviction unless a man be more of a speculator than a careful provider for the future. However this may be, the fact remains that the public mind still requires much educating in the line of conviction as to the practical benefits of life insurance, and we may well believe that there is ample scope for the most energetic and intelligent "missionary work" for years yet to come, in the way of inducing people to promptly act as well as to theoretically believe.

RED-TAPEISM IN PAYING DEATH CLAIMS.

Just at this time, when the liberal conditions incorporated in the life insurance policy are claiming a good deal of attention, it may be in order to inquire a little into what some of the companies require in the way of proofs of loss when the insured dies. It is perfectly obvious that the simplest forms of proof, compatible with showing that the man is actually dead, are all that ought to be asked. As a rule, the certificate of the attending physician, the officiating clergyman and some well-known citizen completely covers the case, and the requirement of any other proofs is simply in the nature of a ghastly impertinence. And yet, there are some companies which furnish forms to be filled out which rival the red tape processes of Dickens' circumlocution office.

We happen to know two cases where two prominent companies made it about as hard for the beneficiaries and friends of the dead men to comply with the red-tape requisitions of proof as to establish a claim to an entailed estate situated in a foreign country. In both cases the deceased were prominent and well-known citizens of this city, who died at their homes after a somewhat protracted illness. In one case the company required certificates not only from attending physician, clergyman, and friend of deceased, but actually wanted certificates from all the doctors who had attended him in recent years, though no question whatever had been raised by anybody as to the manner of his death. In the other case, an equally plain one, the company's "rules" required all the above, and, further, that the receipts from premiums on the policy for every year of its existence should be furnished, and actually higgled over the matter for three or four weeks, to the disgust of all acquaintances and friends. In the light of such outrages—for they are nothing less—it is quite time to talk a little about reasonable and decent regulations

for the payment of policies when a man is dead as well as about liberal provisions for his convenience while living.

We are not here talking of exceptional cases where suspicious circumstances or obscure surroundings exist, and which may justify companies in making exceptional requirements, but of the ninety-nine cases in every hundred with which companies have to do, and where the simplest forms of identification are all sufficient. We are glad to know that a good many companies require only such proofs as are really necessary, and the sooner some others abandon their present inquisitorial practices the better it will be for them.

THE NATIONAL ASSOCIATION OF LIFE UNDERWRITERS.

In an article speaking of the true significance of the existence of the above organization which meets next week in New York, the *Insurance Post* of Chicago hits the nail on the head in the following:—

Here we have a movement springing from among the life agents, those arteries of the great life insurance body, and what good may it not accomplish, if wisely directed! The purpose of the association is, or ought to be, reformation; to gather all those who are selling life insurance into one harmonious body, so that all shall be animated by a common desire. Some who are inclined to be reactionary say that this is commencing at the wrong end; that in order to be effectual, the reform should come from the companies. Though this be desirable, we are of the opinion that it will be fully as effectual from the agents. The ultimate power of any reform is from the people, and if these thousands of life agents, each in his own sphere, teach and practice right methods, it will not be long before the people will not tolerate any other. The first step to be accomplished was the establishment of a fraternal feeling among the agents. It is impossible to fight a battle effectively with raw recruits; they must be taught confidence in each other and in their commander. This primary object has been attained, and the troops are ready for marching orders. The agents know each other and are willing to work together. They have learned that men may be gentlemen and competitors at the same time.

These years have been a sort of West Point drill, but now the time has come for action. The coming meeting has an opportunity for advanced work. It may seek out some of the unsound places, and like a skillful surgeon, remove them. It can say with united voice, this method is prejudicial to the cause of life insurance. It can encourage the local association in the details of making its work more effective. It can enforce the truth that he who is most loyal to correct methods in general will be the best agent for his own company. The motto should be, for life insurance and the individual company, with life insurance first every time.

Then, the power wielded by this coming meeting, working along the lines indicated, will be almost immeasurable. A mighty army speaking as one man, saying to the world and the companies, we stand for correct methods, for true life insurance, and we will carry out our belief in loyal efforts for our companies. Think you that such a voice will long remain unheeded? If this convention shall take such a stand, it can accomplish a great deal. If, on the contrary, it merely salves itself with good intentions, then indeed is reform slain in the house of its professed friends.