With the approach of the New Year rumours in regard to coming insurance amalgamations are becoming exceedingly prevalent. Three important marine insurance companies, for example, are stated to be in danger of losing their individuality, and in one case, at least, there seem to be grounds for the assertion. Several of the giants have now established marine departments, and those who have not already done so may be expected to follow suit—provided an existing marine office can be taken over on reasonable terms. In the course of the next few weeks some interesting announcements are therefore likely to be made.—Insurance Observer, London.

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There existed at the end of 1910 an average of about one policy for each four persons in the United States, counting men, women and children. Eliminating from the calculation the industrial policies, each of small amount but correspondingly numerous, we find an average of one "ordinary" policy for each thirteen persons, and that such policies average a little over $1,900 in amount. Making due allowance for the fact that many lives are covered by two or more policy contracts, it is conservatively estimated that there are within the United States to-day about 20,000,000 policyholders all told, and that of this number at least 7,500,000 are voters.—Robert Lynn Cox.

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The suggestion of quite recent origin that the agent's service involves too great a share of life underwriting expense, and that he may be safely and readily exchanged for some form of over-the-counter or postal service, is an impression only. The fact is that any attempt to make that exchange has not to date acquired even the semblance of an interesting experiment, while proofs exist in ever-increasing quantity that those companies which have best succeeded in organizing an agency force of high intelligence, constant activity and fine local character have conferred not only the best but the lowest cost service upon the insured, and this is so because the agent, in which term I include the manager and the solicitor, is the only force known to life insurance through which its business can be definitely and continuously originated, and without such a definite and assured new business the highest success is impossible. —Joseph A. DeBoer, president National Life of Vermont, before Life Underwriters at Chicago.

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The first number has been issued of the "Bulletin of the Life Underwriters' Association of Canada," a brightly written four page leaflet, which, we have no doubt, will perform an excellent part in keeping in touch the executive of the Dominion Association with the rank and file the year through. President Homer Vipond, of Montreal, contributes a stirring message. "I believe," he writes, "that the day of ideals will come in life insurance soliciting only when the agents of all companies pursue a policy of construction, and not destruction. What we want to do is to eliminate the tremendous waste each year, that is caused by lapses brought about in a great measure through the ignorance of the assured, and which could be prevented in a large measure by a united front for the institution of life insurance as a whole, by the agents themselves in the daily pursuit of their duties. 'Let us aim high and we will surely win.'" Another step forward has been taken by the opening of an office at 511 Quebec Bank Building, Montreal, to serve as headquarters for the Dominion, provincial and local associations.

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Of all places in the world, India is perhaps the last place that the man in the street would associate with insurance scandals. But there is an urgent demand in India, according to the Singapore Free Press, that the Government should promptly pass the long-promised Bill for the regulation of insurance business. The multiplication of undesirable Indian insurance companies, it is said, is becoming an ever-increasing scandal. A curious development of insurance in India is what is called the rupee policy companies. The practice of these companies is to deduct from 20 to 30 per cent. of the premiums for expenses, and to divide the balance each year among the relatives of the deceased members of the companies. No medical examination is required, and the system is very popular among the native population, whose ideas of the principles of insurance are very vague indeed. The most extraordinary literature is circulated by these companies. Officers in the employ of the Indian Government, it appears, are acting as canvassers for insurance companies, and this has been carried so far that the Lieutenant-Governor of Eastern Bengal has recently issued a notification directing that this practice shall at once be discontinued. He points out that the position of a government servant gives him opportunities for canvassing, both among his fellow-servants and outsiders, which ought not to be used for such a purpose. Lord Morley, in 1907, pressed upon the Indian Government the need for legislation for insurance in India on the lines of the English Act, but nothing so far has been done. Last year it was mentioned at a meeting of the Legislative Council that local governments and chambers of commerce in India had already stated their views on the proposed measure, and it was then explained that owing to the technical difficulties of the matter the Government of India were consulting experts with a view to their solution. Thus is the land of immemorial tradition and esoteric mystery vulgarised by the touch of civilization.—The Policyholder.