

Publications of The Association of Life Insurance Presidents

(Including also matter reprinted or procured for distribution by the Association)

General Pamphlets

- The Association of Life Insurance Presidents—Its Objects, Its Field and Its Work. By Charles A. Peabody, President, Mutual Life Insurance Company of New York. Address delivered at the World's Insurance Congress. October, 1915.
- Address of Grover Cleveland, Chairman at First Annual Meeting of the Association of Life Insurance Presidents. December, 1907.
- "Grover Cleveland." By Hon. Hoke Smith, United States Senator, Georgia. December, 1916.
- Patriotism of the Life Insurance Business. By Hon. William A. Day. December, 1916.
- Secretary's Report at First Annual Meeting. By Robert Lynn Cox, Attorney and Secretary, Association of Life Insurance Presidents. December, 1907.

Group Insurance

- Group Insurance. By Hon. Burton Mansfield, Insurance Commissioner of Connecticut. May, 1914.
- Group Insurance—Its Aims and Its Field. By William A. Day, President, Equitable Life Assurance Society. December, 1913.
- Group Insurance as an Influence in Promoting Stability in Labor Groups. By Eugenius H. Outerbridge, Vice-President, Pantasote Leather Co., former President of the Chamber of Commerce of New York. December, 1918.

Health and Vital Statistics

- A Suggestion Concerning the Increased Longevity of Life Insurance Policyholders. By Burnside Foster, M.D. April, 1909.
- Birth and Death Bookkeeping. Business methods applied to the health problem. Association of Life Insurance Presidents. February, 1913.
- Can Insurance Experience be Applied to Lengthen Life? (Effect of Alcoholic Beverages, Overeating, Undereating, Social Diseases and Occupation Upon Length of Life, as Disclosed by a Scientific Investigation of 2,000,000 Insured Lives.) By Arthur Hunter, Chairman, Central Bureau, Medico-Actuarial Mortality Investigation; Actuary, New York Life Insurance Co. December, 1914.
- Conservation of Human Life—An Outline of the Movement Among Life Insurance Companies to Prolong Lives of Policyholders. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. September, 1912.
- Economic Aspect of Lengthening Human Life. By Professor Irving Fisher, of Yale University, President of the Committee of One Hundred on National Health. February, 1909.
- Epidemic Waste of Human Life. By Henry Moir, President, Actuarial Society of America; Actuary, Home Life Insurance Company. December, 1918.
- Is Cancer Either Contagious or Hereditary? By Arthur Hunter, President, Actuarial Society of America; Actuary, New York Life Insurance Co. December, 1916.
- Lengthening Life Through Legislation. A Report by the Health Committee of the Association of Life Insurance Presidents. December, 1913.
- Live a Little Longer—The Rochester Plan, with an Appendix giving working details of this movement and suggestions for initiating and conducting it in other communities. By Miss M. E. Bingeman, Secretary, "Live a Little Longer" General Committee of Rochester, N. Y. December, 1914.

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- Necessity for All-time Health Officers. Extracts reprinted from the official report of the Kentucky State Board of Health. February, 1916.
- Need for Better Vital Statistics. Report of Health Committee of Association of Life Insurance Presidents. December, 1912.
- Reclamation of Men Rejected by the Draft and Its Relation to Life Insurance. By John H. Quayle, M.D. December, 1917.
- Relationship of Dentistry to Health Conservation. By Harvey J. Burkhardt, D.D.S., Director, Rochester Dental Dispensary; former President of International Dental Congress. December, 1918.
- The Effect of Safe Water Supplies on the Typhoid Fever Rate. By Allan J. McLaughlin, M.D., Passed Assistant Surgeon, United States Public Health Service. December, 1912.
- The Increasing Automobile Hazard. By Lee K. Frankel, Third Vice-President, Metropolitan Life Insurance Company, New York. December, 1917.
- The Influence of Vital Statistics on Longevity. By Watson S. Rankin, M.D., Secretary, North Carolina Board of Health. December, 1912.
- The Relation of Sanitary Engineering to Public Health. By Rudolph Hering, D.Sc., Consulting Engineer, New York. December, 1914.
- The Relationship of Life Insurance to National Physical Preparedness. By E. E. Rittenhouse, Commissioner, Public Service and Conservation, the Equitable Life Assurance Society of the United States. December, 1916.
- The Reporting of Disease—The Next Step in Life Conservation. By Louis I. Dublin, Ph.D., Statistician, Metropolitan Life Insurance Co., New York. June, 1914.
- Thrift in Health—Application of Lessons of Military Sanitation to Peace Times. By Major-General William C. Gorgas, former Surgeon-General of the United States Army. December, 1918.

Investments

- A Letter to Governor James E. Ferguson, of Texas, on Effect of the Robertson Law. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. January, 1915.
- A Trial Test of Compulsory Investment Legislation. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. May, 1912.
- Amendment of the Compulsory Investment Law Urged. Extracts from minutes of address by Governor James E. Ferguson, of Texas, at an open hearing before the Commissioner of Insurance and Banking. May, 1915.
- Compulsory Investment Legislation. By Grover Cleveland, General Counsel and Manager, Association of Life Insurance Presidents. March, 1907.
- Compulsory Investment of the Funds of Life Insurance Companies. Argument presented at a joint hearing by the Senate Committee on Corporations and the House Committee on Insurance. By Frederic H. Calkins. April, 1915.
- Compulsory Investments Opposed. By Hon. G. T. Taylor, Insurance Commissioner of Tennessee. 1915.
- Compulsory Local Investments. By Hon. T. M. Henry, Commissioner of Insurance of Mississippi. September, 1914.
- Effect of Soil Depletion and Soil Enrichment on Loan Values of Farms. By Cyril G. Hopkins, Ph.D., Professor of Agronomy and Chemistry, University of Illinois. December, 1915.
- Forty-six Years' Experience with Farm Loans. By Jesse R. Clark, President, Union Central Life Insurance Company. December, 1912.
- Getting Closer to the Farmer. By Charles G. Taylor, Jr., Vice-President and Actuary, Atlantic Life Insurance Co. December, 1915.

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- In re Valuation of Fixed Term Securities. By Hon. Otto Kelsey, Superintendent, New York Insurance Department. August, 1908.
- In the Matter of Proposed Legislation to Compel Life Insurance Companies to Invest Funds in Certain States. A Brief in opposition thereto. By Robert Lynn Cox, General Counsel and Manager of Association of Life Insurance Presidents. 1907.
- Interests in Common of Savings Institutions and Life Insurance Companies. By George E. Edwards, President, Savings Bank Section, American Bankers' Association; President, Dollar Savings Bank. December, 1916.
- Life Insurance and Valuation. Editorial from *The Journal of Accountancy*.
- Life Insurance Companies' Investments of the Decade 1904-1914 Analyzed. By Orlow H. Boies, Statistician, Association of Life Insurance Presidents. December, 1916.
- Life Insurance Farm Loan Investments in War Time. A report. By George T. Wight, Secretary and Manager, Association of Life Insurance Presidents. August, 1918.
- Life Insurance Investments, with Special Reference to Farm Mortgages. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. December, 1915.
- Life Insurance - Protection and Investment. By Jesse R. Clark, President, Union Central Life Insurance Company. April, 1913.
- On the Proper Method of Valuation of Fixed Term Securities Owned by Life Insurance Companies. By John Tatlock, President, Washington Life Insurance Company. December, 1907.
- On the Proper Method of Valuation of Fixed Term Securities Owned by Life Insurance Companies. By Hon. Reau E. Folk, President, National Convention of Insurance Commissioners. December, 1907.
- Policy Reserve Investments in Relation to Economic Progress. By William D. Wyman, President, Berkshire Life Insurance Co. December, 1915.
- Railroad Securities Should be Treated as Local Investments for Life Insurance Companies. By Walker D. Hines, Chairman, Executive Committee, Atchison, Topeka and Santa Fé Railway. December, 1912.
- Relation of the Agent to Life Insurance Investments. By Edward A. Woods, President, National Association of Life Underwriters. December, 1915.
- Relation of the Railroad and Its Securities to Land Values. By Fairfax Harrison, President, Southern Railway Co. December, 1915.
- Relation of the State to the Investments of Insurance Companies. By Hon. Burton Mansfield, President, National Convention of Insurance Commissioners. December, 1915.
- Report from the Select Committee of the House of Lords on Life Insurance Companies. 1906.
- Requirements of American Agriculture After the War. By Herbert Quick, Member, Federal Farm Loan Board. December, 1917.
- Rural Credit Problems from the Investor's Standpoint. By Jesse Rodman Clark, President, The Union Central Life Insurance Company. December, 1915.
- Some Objections to Compulsory Investment Laws. Remarks of Grover Cleveland, ex-President of the United States. Reprinted by the Association of Life Insurance Presidents.
- The Amortization Plan of Valuing Fixed Term Securities. By J. J. Brinkerhoff, Secretary, National Convention of Insurance Commissioners; Actuary, Insurance Department of the State of Illinois. August, 1908.
- The By-Products of Life Insurance. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. March, 1912.
- The Call for Investments. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. July, 1912.

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- The Geographical Distribution of the Investments of Life Insurance Companies. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. April, 1909.
- The People's Investments. By James Laurence Laughlin, Ph.D., Professor of Political Economy, The University of Chicago. December, 1910.
- The Relation of Life Insurance Investments to City Development. By William Frederick Dix, Secretary, Mutual Life Insurance Company of New York. December, 1915.
- The Relation of Life Insurance to the Credit Fabric of Business. By Hon. A. Barton Hepburn, Chairman, Board of Directors, Chase National Bank, New York. December, 1914.
- The Sacredness of Trusteeship in the Investment of Life Insurance Funds. By George E. Ide, President, Home Life Insurance Company. December, 1912.
- The Stability of Agriculture. By James W. Wadsworth, Jr., United States Senator from New York. December, 1915.
- Valuation of Assets. By Paul Morton, President, Equitable Life Assurance Society. December, 1907.
- Why? A Texan's questions about Texas. By Hon. J. O. Terrell. June, 1908.

Law and Legislation

- A Departmental View of Uniformity. By Hon. John A. Hartigan, President, National Convention of Insurance Commissioners. January, 1910.
- A Report to the Board of Investment of the Worcester County Institution for Savings on Savings Bank Life Insurance in Massachusetts. By Ernest Russell, Assistant Treasurer. July, 1915.
- Board Contracts, Stock Selling and Promotion Schemes. A Synopsis of the Laws and Rulings of Departments relating thereto. Printed by the Association of Life Insurance Presidents. September, 1914.
- Extent to Which State Health Insurance Would Multiply State Jobs and Tax Burdens. By W. G. Curtis, President, National Casualty Company, Detroit, Mich. December, 1916.
- General Discussion of Recent Wisconsin Legislation. Participated in by Hon. George E. Beedle, Hon. H. L. Ekern and Professor James W. Glover. December, 1907.
- In the Matter of State Legislation Limiting the Compensation of Officers of Insurance Companies. Brief in opposition thereto. By Grover Cleveland, General Counsel and Manager, Association of Life Insurance Presidents. April, 1907.
- Modern Co-operative Methods to Meet Modern Tendencies of Government Control. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1910.
- Moratory Legislation in the United States. By Frederic C. Dunham, Attorney, Association of Life Insurance Presidents. December, 1917.
- New York State and Life Insurance Legislation. By Darwin P. Kingsley, President, New York Life Insurance Company. December, 1907.
- Problems Arising from Conflicting State Laws and Departmental Rulings Relating to Life Insurance. By L. G. Fouse, President, Fidelity Mutual Life Insurance Company. January, 1910.
- Recent Wisconsin Legislation. By William BroSmith, General Counsel, Travelers Insurance Company, Hartford, Conn. December, 1907.
- Recent Wisconsin Legislation. By Frederick Frelinghuysen, President, Mutual Benefit Life Insurance Company, Newark, N. J. December, 1907.
- Removal of Suits from State to Federal Courts. By Carman F. Randolph, of the New York Bar. February, 1909.

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- Report of Legislative Sessions of 1909 in Their Relation to Business of Life Insurance. By Robert Lynn Cox, General Counsel and Manager of Association of Life Insurance Presidents. June, 1909.
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- Report of Legislative Sessions of 1913 in Their Relation to Business of Life Insurance. By Robert Lynn Cox, General Counsel and Manager of Association of Life Insurance Presidents. June, 1913.
- Report of Legislative Sessions of 1915 in Their Relation to Business of Life Insurance. By Robert Lynn Cox, General Counsel and Manager of Association of Life Insurance Presidents. June, 1915.
- Report of Legislative Sessions of 1917 in Their Relation to Business of Life Insurance. By John J. Brinkerhoff, Actuary, Association of Life Insurance Presidents. June, 1917.
- Savings Bank Insurance. By J. M. Craig, Actuary, Metropolitan Life Insurance Company. 1912.
- Savings Bank Life Insurance. By Hon. Burton Mansfield, Insurance Commissioner of Connecticut. 1916.
- Some Observations on State Supervision of Insurance. By Hon. Frank Hasbrouck, Superintendent, New York Insurance Department. December, 1914.
- The Attitude of Present-day Insurance Supervision. By Hon. William T. Emmet, Superintendent, New York Insurance Department. December, 1912.
- The Influence of Competitive Concessions on Legislation in Life Insurance. By John B. Lunger, Vice-President, Equitable Life Assurance Society. December, 1914.
- Uniform Law and Legislation on Life Insurance. By John F. Dryden, President, Prudential Insurance Company of America. 1910.
- War and After-war Supervision of Insurance. By Hon. Emory H. English, President, National Convention of Insurance Commissioners. December, 1917.

Taxation

- Appeals from Settlements of Tax on Gross Premiums. Opinion of the Court in the case of Pennsylvania vs. Penn Mutual Life Insurance Company. March, 1916.
- Deposits in Banks and Agents' Balances Due Foreign Insurance Companies not Taxable. Opinion of Edward C. Turner, Attorney-General of Ohio. December, 1916.
- Increase of Public Expenditures and Taxes. By Thomas Sewall Adams, Ph.D., Professor of Political Economy, Sheffield Scientific School of Yale University. December, 1916.
- Injustice and Inequality of Life Insurance Taxation. Report of Committee Adopted by National Convention of Insurance Commissioners. August, 1908.
- Injustice of Taxation. By Frederic William Jenkins, President, Security Mutual Life Insurance Company of Binghamton, N. Y. December, 1911.
- In re Corporation Excess Profits Tax Return by Life Insurance Companies. Report of Committee to consider above matter. March, 1918.
- In the Matter of Reporting Taxes Due or Accrued by Life Insurance Companies Under the Form Provided by the Convention Blank of 1907. A Brief. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance President.
- Life Insurance, the State and the Premium Tax. By William J. Graham, F.A.S., Superintendent of the Department of Group Insurance, Equitable Life Assurance Society. March, 1916.

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- Life Insurance Taxation. By William J. Graham, Vice-President and Actuary, Northwestern National Life Insurance Company. January, 1910.
- Life Insurance Taxation and Legislation. By Haley Fiske, Vice-President, Metropolitan Life Insurance Company. February, 1909.
- Memorandum on Interpretation of Certain West Virginia Laws Relating to the Tax on Premiums of Life Insurance Companies. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents.
- Municipal Taxation, including extracts from addresses on Canadian systems of Local Taxation. By A. C. Pleydell, Secretary, New York Tax Reform Association. 1909.
- Must the Policyholder Pay Taxes on the Cash Surrender Value of His Life Insurance? By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. December, 1914.
- Necessity for Reform of Life Insurance Taxation. By Lester W. Zartman, Ph.D., Yale University. December, 1908.
- Some Obstacles Which Delay the Reform of Life Insurance Taxation. By Thomas Sewall Adams, Ph.D., Professor of Political Economy, Washington University. December, 1910.
- Strong Plea to the Governor of Kentucky for Tax Reform in Insurance. By H. R. Prewitt. January, 1908.
- Taxation of Insurance Business. From the Fiftieth Annual Report of the New York State Insurance Department. January, 1909.
- Taxation of Insurance Premiums. By Hon. E. E. Rittenhouse, Commissioner of Insurance of Colorado. July, 1908.
- Taxation of Level Premium Life Insurance. By Joseph Arend De Boer, President, National Life Insurance Company of Vermont. September, 1909.
- Taxation of Life Insurance in the United States. By John F. Dryden, President, Prudential Insurance Company of America. December, 1908.
- Taxation of Life Insurance in the United States. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1908.
- Ten Years' Tax Harvest from Policyholders' Funds. By Charles F. Coffin, President, American Life Convention; Vice-President and General Counsel, State Life Insurance Company, Indianapolis, Ind. December, 1916.
- The Effect of Insurance Taxation on Social and Political Economy. By L. G. Fouse, President, The Fidelity Mutual Life Insurance Company. December, 1908.
- The Impropriety of Taxing Returns to Life Insurance Policyholders. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. February, 1909.
- The Taxation of Life Insurance Policyholders. By Edward A. Woods, President, The National Association of Life Underwriters. 1914.

War

- A Great National Service—How Life Insurance has Discharged Its Duty to the Nation. By John B. Langer, Vice-President, Equitable Life Assurance Society. December, 1918.
- Agency and Allied Problems After the War. By Henry L. Rosenfeld, Fourth Vice-President, Equitable Life Assurance Society. December, 1917.
- Carrying the War Savings Certificate to Every American Home. By James E. Kavanagh, Fourth Vice-President, Metropolitan Life Insurance Company. December, 1917.
- Failure of German Compulsory Insurance—A War Revelation. By Frederick L. Hoffman, LL.D., Third Vice-President and Statistician, The Prudential Insurance Company of America. December, 1918.

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- Governmental War Insurance and War Taxation. By George E. Ide, President, Home Life Insurance Company. December, 1917.
- In re Covering of War Hazards. Report submitted to the Association of Life Insurance Presidents by a Special Committee. By Henry Moir, Actuary, Home Life Insurance Company. July, 1916.
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- Life Insurance Thrift as a Constructive Force. By Hon. Robert Lynn Cox, Third Vice-President, Metropolitan Life Insurance Company. December, 1918.
- New Capital Through Thrift. By Joseph Chapman, Vice-President, Northwestern National Bank. December, 1918.
- Report Submitted by a Committee of the Insurance Representatives Appointed by the Secretary of the Treasury to Consider Plans for Insuring and Indemnifying Officers and Enlisted Men of the Army and Navy of the United States. By George E. Ide, President, Home Life Insurance Company. July, 1917.
- Some National Problems—Now and After the War. By Arthur E. Childs, President, Columbian National Life Insurance Company. December, 1917.
- Some Present and Post-War Problems. By Hon. Charles S. Thomas, United States Senator from Colorado. December, 1918.
- Thrift—The War Need. By Frank A. Vanderlip, President, National City Bank of New York. December, 1917.
- Vocational Retraining—A National Conservation. By Dr. Charles A. Prosser, Director, Federal Board for Vocational Education. December, 1918.
- War Risk Clause in Policy Forms. Report submitted to the Association of Life Insurance Presidents. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. May, 1916.
- War Risk Insurance. Comments by George E. Ide, Chairman of Insurance Committee Appointed by the Secretary of the Treasury. July, 1917.

Miscellaneous

- A Decade of Business Progress in Canada. By Herbert C. Cox, President, Canada Life Assurance Company, Toronto, Canada. December, 1916.
- America First in Life Insurance. By Alfred Hurrell, Associate General Solicitor, The Prudential Insurance Company of America. December, 1916.
- American Business Initiative in Relation to National Progress. By John N. Willys, President, Willys-Overland Co., Toledo, Ohio. December, 1916.
- Are You Borrowing from Your Widow? Reprint from the Proceedings of the Seventh Annual Meeting, Association of Life Insurance Presidents. 1913.
- Disability Benefits—Insuring Insurance. By Henry Moir, Actuary, Home Life Insurance Company. December, 1913.
- Distribution of Surplus to Policyholders as Affected by the Insurance Laws of the State of New York. By George E. Ide, President, Home Life Insurance Company. December, 1907.
- Duties and Responsibilities of the Agent, Aside from the Business of Soliciting Applications. By Charles Jerome Edwards, President, National Association of Life Underwriters. December, 1907.
- Keeping Up with the Times. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1912.
- Liberty—Its Rights, Its Obligations. By John Grier Hibben, LL.D., L.H.D., President, Princeton University. December, 1918.

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- Recent Developments in the Life Insurance Field. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. December, 1916.
- Science or Sentiment in Social Insurance—Which? By Frank H. Bethell, Vice-President, New York Telephone Company. December, 1916.
- The Increasing Responsibilities of the Agent. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. October, 1911.
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- The Service of Life Insurance as Seen by the Policyholder. By Hon. John Wanamaker. December, 1918.
- The Strength that Comes with Service. By Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. November, 1913.
- The Ultimate Effect of an Unrestricted Right to Borrow on Life Insurance Policies. By Arthur E. Childs, President, Columbian National Life Insurance Company. December, 1913.
- What Next in the State's Relation to Business Enterprise? By Hon. Jesse S. Phillips, President, National Convention of Insurance Commissioners. December, 1916.

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