

Publications of The Association of Life Insurance Presidents

(Asterisks indicate matter not original with the Association, but reprinted or procured for free distribution.)

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 Hon. 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.
- Secretary's Report at First Annual Meeting. By Hon. Robert Lynn Cox, Attorney and Secretary, Association of Life Insurance Presidents. December, 1907.

Government Insurance—Federal

- Relationship of Life Insurance to the Development of Our Nation. By Hon. Claude W. Fairchild, President, National Convention of Insurance Commissioners. December, 1918.

Government Insurance—State

- America First in Life Insurance. By Alfred Hurrell, Associate General Solicitor, Prudential Insurance Company of America. December, 1916.
- 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.
- Departmental Attitude Towards Readjustment Problems. By Hon. Joseph G. Brown, President, National Convention of Insurance Commissioners. December, 1919.
- *Facts and Fallacies of Compulsory Health Insurance. By Frederick L. Hoffman, LL.D., Statistician, Prudential Insurance Company of America. January, 1917.
- *Fallacies of Compulsory Social Insurance. By Edson S. Lott, President, United States Casualty Company. December, 1916.
- Science or Sentiment in Social Insurance—Which? By Frank H. Bethell, Vice-President, New York Telephone Company. December, 1916.
- *State Insurance. By Hon. Arthur I. Vorys, of the Ohio Bar. February, 1914.
- *State Life Insurance. Reprinted from the 1919 annual message of Governor E. L. Philipp of Wisconsin.
- What Next in the State's Relation to Business Enterprise? By Hon. Jesse S. Phillips, President, National Convention of Insurance Commissioners. December, 1916.

Group Insurance

- *Group Insurance. By Hon. Burton Mansfield, Insurance Commissioner of Connecticut. May, 1914.
- Group Insurance—Its Aims and Its Field. By Hon. William A. Day, President, Equitable Life Assurance Society of the United States. December, 1913.
- Group Insurance as an Influence in Promoting Stability in Labor Groups. By Eugenius H. Outerbridge, Vice-President, Pantasote Leather Company, 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., Editor St. Paul Medical Journal. 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 Occu-

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

- pation 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 Company. December, 1914.
- Conservation of Human Life—An Outline of the Movement Among Life Insurance Companies to Prolong Lives of Policyholders. By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. September, 1912.
- Epidemic Waste of Human Life. By Henry Moir, President, Actuarial Society of America; Actuary, Home Life Insurance Company. December, 1918.
- Good Health and Good Government. By Watson S. Rankin, M.D., President, American Public Health Association, Raleigh, N. C. December, 1919.
- Health Conservation of Policyholders. By Denslow Lewis, M.D., Chicago, Ill.
- Is Cancer Either Contagious or Hereditary? By Arthur Hunter, President, Actuarial Society of America; Actuary, New York Life Insurance Company. 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. Accompanied by 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.
- *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., Cleveland, Ohio. 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 Gospel of Health on Wheels. By Oscar Dowling, M.D., President, Louisiana State Board of Health. December, 1911.
- The Increasing Automobile Hazard. By Lee K. Frankel, Ph.D., Third Vice-President, Metropolitan Life Insurance Company. December, 1917.
- The Influence of Vital Statistics on Longevity. By Watson S. Rankin, M.D., Secretary, North Carolina Board of Health. December, 1912.
- *The Present Condition of Public Health Organization in the United States. A report by Prof. Selskar M. Gunn, Secretary, Central Committee on Public Health Organization, American Medical Association. June, 1913.
- 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 Hon. E. E. Rittenhouse, Commissioner, Public Service and Conservation, 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 Company. June, 1914.
- The Social Engineer in the Field of Public Health. By Luther H. Gulick, M.D., Director, Department of Child Hygiene, Russell Sage Foundation. December, 1911.
- 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.
- *Why Should Births and Deaths be Registered? A report by the American Medical Association.

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

Investments

- A Letter to Governor James E. Ferguson, of Texas, on Effect of the Robertson Law. By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. January, 1915.
- An Efficient Transportation Machine a National Necessity. By Howard Elliott, President, Northern Pacific Railway Company. December, 1919.
- Are Street Railways a Real Public Utility? By General Guy Eastman Tripp, Chairman, Board of Directors, Westinghouse Electric and Manufacturing Company. December, 1919.
- A Trial Test of Compulsory Investment Legislation. By Hon. 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 Hon. 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 of the Florida Legislature. By Frederic H. Calkins, Philadelphia, Pa. April, 1915.
- *Compulsory Investments Opposed. By Hon. G. T. Taylor, Insurance Commissioner of Tennessee. Reprint of letter. 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 Company. December, 1915.
- *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 Hon. Robert Lynn Cox, General Counsel and Manager, 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 Valuations. 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 Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. December, 1915.
- Life Insurance Investments—What, Where and Why? By Haley Fiske, President, Metropolitan Life Insurance Company. December, 1920.
- 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.

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

- Policyholders' Contribution to Agricultural Readjustment. By Louis Breiling, Treasurer, Union Central Life Insurance Company. December, 1919.
- Policy Reserve Investments in Relation to Economic Progress. By William D. Wyman, President, Berkshire Life Insurance Company. 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 Company. 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. July, 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, Union Central Life Insurance Company. December, 1915.
- *Safety in Investments. By P. R. Sanborn, Second Vice-President, Northwestern Mutual Life Insurance Company. July, 1916.
- *Some Objections to Compulsory Investment Laws. Remarks of Hon. Grover Cleveland, ex-President of the United States.
- *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 Call for Investments. By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. July, 1912.
- The Geographical Distribution of the Investments of Life Insurance Companies. By Hon. 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 Problem of Housing the American People. By Frederick H. Ecker, Vice-President, Metropolitan Life Insurance Company, December, 1919.
- 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 Hon. James W. Wadsworth, Jr., United States Senator from New York. December, 1915.
- Valuation of Assets. By Hon. Paul Morton, President, Equitable Life Assurance Society of the United States. December, 1907.
- *Why? A Texan's questions about Texas. By Hon. J. O. Terrell. June, 1908.
- 1920—The Record Railroad Year. By Daniel Willard, President, Baltimore and Ohio Railroad Company. December, 1920.

Law and Legislation

- A Departmental View of Uniformity. By Hon. John A. Hartigan, President, National Convention of Insurance Commissioners. January, 1910.
- *Agency Qualification Laws. By Alfred Hurrell, Third Vice-President and

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

- General Solicitor, Prudential Insurance Company of America. September, 1920.
- General Discussion of Recent Wisconsin Legislation. Participated in by Hon. George E. Beedle, Hon. H. L. Ekern and Professor James W. Glover. December, 1907.
- *Insurance—What Should Be the Attitude Toward It of the State of Oklahoma? By Darwin P. Kingsley, President, New York Life Insurance Company. November, 1907.
- Modern Co-operative Methods to Meet Modern Tendencies of Government Control. By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. October, 1910.
- Moratory Legislation in the United States. By Frederic G. 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.
- Protecting the Public by Informing the Investor. By Hon. Huston Thompson, Federal Trade Commissioner. December, 1919.
- Recent Wisconsin Legislation. By William BroSmith, General Counsel, Travelers Insurance Company. December, 1907.
- Recent Wisconsin Legislation. By Frederick Frelinghuysen, President, Mutual Benefit Life Insurance Company. December, 1907.
- Some Observations on State Supervision of Insurance. By Hon. Frank Hasbrouck, Superintendent, New York Insurance Department. December, 1914.
- *The Future of American Life Insurance. By Darwin P. Kingsley, President, New York Life Insurance Company. September, 1907.
- The Influence of Competitive Concessions on Legislation in Life Insurance. By John B. Lunger, Vice-President, Equitable Life Assurance Society of the United States. December, 1914.
- The Progress of Insurance Through Constructive Regulation. By Hon. F. H. Ellsworth, President, National Convention of Insurance Commissioners. December, 1920.
- *The Removal of Suits from State to Federal Courts. By Carman F. Randolph, of the New York Bar. February, 1909.
- *Uniform Law and Legislation on Life Insurance. By Hon. 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.

Savings Bank Insurance

- *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.
- *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.
- *The Theory and Practice of Savings Bank Insurance. By William Frederick Dix, Secretary, Mutual Life Insurance Company of New York. May, 1910.

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 Hon. Edward C. Turner, Attorney-General of Ohio. December, 1916.
- Federal Taxation of Life Insurance. By E. E. Rhodes, Vice-President, Mutual Benefit Life Insurance Company. December, 1920.

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

- *Fiftieth Annual Report of the New York State Insurance Department. Taxation of Insurance Business. January, 1909.
- 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 of Taxation. By Frederic William Jenkins, President, Security Mutual Life Insurance Company, 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 Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents.
- *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.
- 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.
- Public Expenditures and Taxation. By Hon. Nicholas Longworth, Member, House of Representatives Ways and Means Committee, Cincinnati, Ohio. December, 1920.
- Some Obstacles Which Delay the Reform of Life Insurance Taxation. By Thomas Sewall Adams, Ph.D., Professor of Political Economy, Washington University. December, 1910.
- State Taxation of Life Insurance. By Thomas W. Blackburn, Secretary and Counsel, American Life Convention. December, 1920.
- *Strong Plea to Governor Augustus E. Willson of Kentucky for Tax Reform in Insurance. Reprint of letter by Hon. H. R. Prewitt, Insurance Commissioner. January, 1908.
- *Taxation—Especially in Its Bearing on Life Insurance. By Henry Moir, President, Actuarial Society of America. May, 1919.
- *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, Montpelier, Vermont. September, 1909.
- Taxation of Life Insurance in the United States. By Hon. 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, Fidelity Mutual Life Insurance Company. December, 1908.
- The Impropriety of Taxing Returns to Life Insurance Policyholders. By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. February, 1909.
- *The Income Tax Law of the United States, as It Affects Life Insurance Companies. By E. E. Rhodes, Vice-President and Mathematician, Mutual Benefit Life Insurance Company. October, 1913.
- *The Taxation of Life Insurance Policyholders. By Edward A. Woods, President, The National Association of Life Underwriters. 1914.

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

War

- A Great National Service—How Life Insurance has Discharged Its Duty to the Nation. By John B. Lunger, Vice-President, Equitable Life Assurance Society of the United States. December, 1918.
- Agency and Allied Problems After the War. By Henry L. Rosenfeld, Fourth Vice-President, Equitable Life Assurance Society of the United States. 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, Prudential Insurance Company of America. December, 1918.
- Life Insurance and the War. By William A. Hutcheson, Actuary, Mutual Life Insurance Company of New York. December, 1917.
- 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.
- 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.

Miscellaneous

- A Decade of Business Progress in Canada. By Herbert C. Cox, President, Canada Life Assurance Company. 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.
- Betterment of Life Insurance Service. By William W. McClench, President, Massachusetts Mutual Life Insurance Company. December, 1919.
- Canadian Life Assurance. By T. B. Macaulay, F.I.A., F.A.S., President and Managing Director, Sun Life Assurance Company of Canada. December, 1920.
- Disability Benefits—Insuring Insurance. By Henry Moir, Actuary, Home Life Insurance Company. December, 1913.
- 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.
- Government by Default. By Hon. Job E. Hedges, General Counsel, Association of Life Insurance Presidents. May, 1920.
- Keeping Up with the Times. By Hon. 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.
- Life Insurance—Art or Science? By William BroSmith, General Counsel, Travelers Insurance Company. December, 1920.
- Life Insurance as an Underwriter of Americanism. By Hon. Edward D. Duffield, Vice-President and Associate General Counsel, Prudential Insurance Company of America. December, 1919.
- Mental vs. Material Reconstruction. By Nicholas Murray Butler, LL.D., President Columbia University. December, 1919.
- Mental Thrift. By Alexander C. Humphreys, LL.D., President, Stevens Institute of Technology, Hoboken, N. J. December, 1920.

A copy of any publication listed mailed free on request

Publications of The Association of Life Insurance Presidents

- Patriotism of the Life Insurance Business.** By Hon. William A. Day, President, Equitable Life Assurance Society of the United States. December, 1916.
- Policy Claims—A Moral Test of Life Insurance.** By Hon. William J. Tully, Secretary, Association of Life Insurance Counsel; General Solicitor, Metropolitan Life Insurance Company. December, 1920.
- Power of the Policyholder.** By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. September, 1917.
- Preparation Versus Luck.** By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. 1911.
- Primary Purpose of Life Insurance—Its Stabilizing Influence Upon the Nation.** By George I. Cochran, President, Pacific Mutual Life Insurance Company. December, 1920.
- Recent Developments in the Life Insurance Field.** By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. December, 1916.
- Relation of the Agent to Some Executive Problems.** By J. V. E. Westfall, Vice-President, Equitable Life Assurance Society of the United States. December, 1920.
- Seventy-Five Years of American Life Insurance.** By Fred A. Howland, President, National Life Insurance Company, Montpelier, Vt. December, 1920.
- Some Canadian Reconstruction Problems.** By Sir Henry Drayton, Minister of Finance, Dominion of Canada. December, 1919.
- Some Facts in the Development of Life Insurance in the United States.** By William A. Hutcheson, President, Actuarial Society of America; Second Vice-President and Actuary, Mutual Life Insurance Company of New York. December, 1920.
- Strikes and Government.** By Hon. Atlee Pomerene, United States Senator from Ohio. December, 1919.
- The 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.
- The Greater New York; Insured and Otherwise.** By Hon. Job E. Hedges, General Counsel, Association of Life Insurance Presidents. February, 1920.
- The Increasing Responsibilities of the Agent.** By Alfred Hurrell, Attorney, Association of Life Insurance Presidents. October, 1911.
- The New Rivalry in Business.** By Hon. Robert Lynn Cox, General Counsel and Manager, Association of Life Insurance Presidents. July, 1914.
- The Relation of the Individual Policyholder to the Resources of a Mutual Life Insurance Company.** By William Marshall Bullitt, of the Kentucky Bar. December, 1914.
- The Service of Life Insurance as Seen by the Policyholder.** By Hon. John Wanamaker, Philadelphia, Pa. December, 1918.
- The Significance of the Increasing Volume of Life Insurance.** By Hon. William A. Day, President, Equitable Life Assurance Society of the United States. December, 1919.
- 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.
- *The Various Systems of Life Insurance Explained.** By William S. Ashbrook, Provident Life and Trust Company. March, 1910.

THE ASSOCIATION OF LIFE INSURANCE PRESIDENTS

165 BROADWAY, NEW YORK, N. Y.