

Empindia

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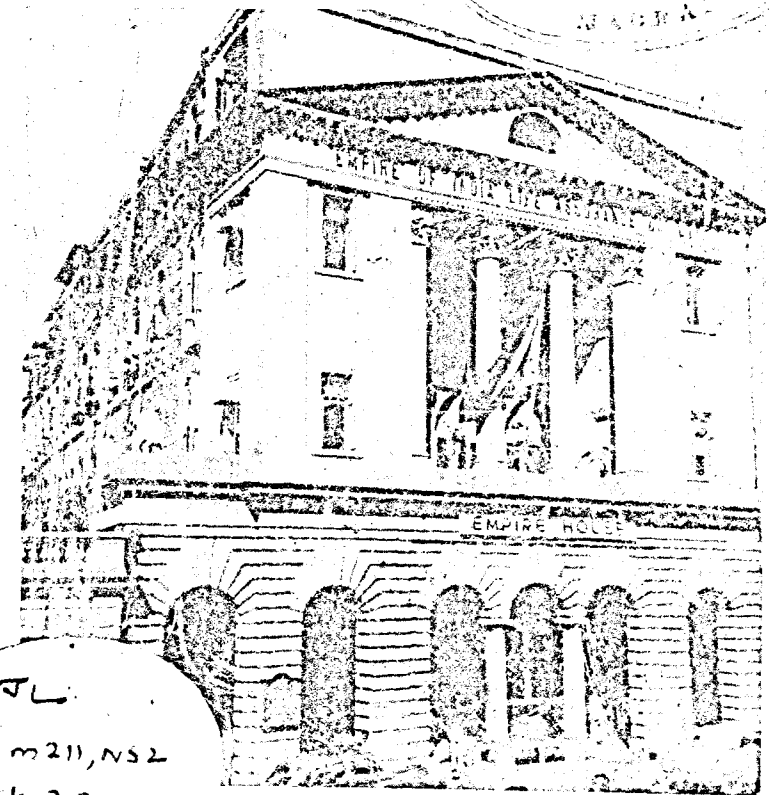
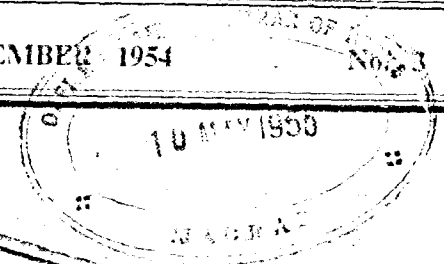
HOUSE MAGAZINE OF THE
Empire of India Life Assurance Company, Ltd.

Vol. 3

OCT. — DECEMBER 1954

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FIGURES WHICH SPEAK

Table showing progress in New Business, Total Business
Premium Income, Life Fund, and Claims Paid.

Year ending	New Business Rs.	Total Business Rs.	Premium Income Rs.	Life Fund Rs.	Claims Paid Rs.
February 1910	50,23,940	2,16,76,940	11,41,827	33,95,096	2,20,512
February 1920	67,56,500	4,91,01,902	24,10,274	1,37,42,452	10,34,213
February 1930	1,40,02,135	10,08,85,169	47,10,523	3,23,97,855	29,21,882
February 1935	1,47,57,880	11,56,12,828	51,65,257	3,95,39,424	38,82,506
December 1940	1,31,80,030	14,65,62,541	63,70,220	5,02,30,339	45,45,422
December 1945	2,33,42,340	19,13,61,776	88,66,553	6,48,68,146	46,84,188
December 1950	3,94,14,850	29,97,02,903	1,18,88,595	8,88,00,848	52,76,595

Total claims paid as at 31—12—1953: Rs. 13,99,78,843

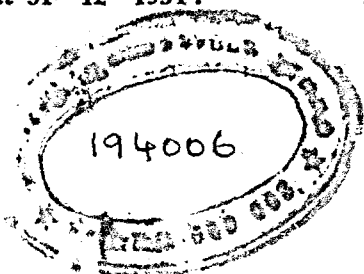
Paid by death in 1954: Rs. 19,05,925

„ „ Maturity „ „ 49,36,758

„ 68,42,683

Total claims paid as at 31—12—1954:

„ 14,68,21,526



EMPINDIA

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EDITORIAL NOTES

The New Year.

This is the first issue of the "Empindia" published in the New Year. We avail ourselves of this opportunity to extend to all our readers our best wishes for a happy and successful New Year.

1954

The year 1954 had been remarkable in the Life Insurance industry in India in more than one respect. The year witnessed the sudden and steep reduction in the premium rates under almost all tables, initiated by a few Companies early in the year, and followed by almost all the other Insurers. In the wake of this rate-war, the "Empire" too reduced its rates. The "Empire's" rates have all along been comparatively low and a further reduction required considerable thinking and time with the result that the reduction could not be effected immediately after the rate-war started. In a sense, this was good too. For, by the time our new rates were announced, the criticisms had already started from several responsible quarters as to the wisdom of making old policies paid-up and effecting new assurances under the reduced rates which were being resorted to. Thus,

the "Empire's" considered policy has helped the Company in minimising forced "paid-ups" to a considerable extent enabling at the same time to take advantage of the reduced rates in writing a reasonably increased volume of New Business. As might have been expected, the rate-war raged for some considerable time and subsided. Whatever may have been the other effects sought to be achieved by this reduction in premium rates, one fact after the close of books for the year 1954 stands clear; that the year witnessed considerable rise in the New Business returns of almost all the Companies. The coming into force of the Estate Duty Act must also have had a responsible share in putting up production levels of the Life Insurance Companies.

Buying back one's own business.

The reduction in the premium rates has therefore not been an unmixed blessing. An unhealthy consequence of the steep reduction in the premium rates was the necessity forced upon many Companies to buy back their own business on account of old policies with higher premium rates being substituted by new policies with lower rates of premium.

The "Empires" New Business.

We are glad to learn that the "Empire" has completed a New Business exceeding Rs. 3.84 crores for 1954 showing a substantial increase of as much as Rs. 60 lakhs over the 1953 figure. Considering the keen and even cut-throat competition which the field-workers had to face during the year, this progress is indeed a matter for pride and satisfaction to all those concerned. Our readers will admit that this achievement is a compliment as much to the growing confidence of the Insuring public in the "Empire" policies as to the tenacity, planning and drive of the Company's field-workers.

The New Year.

Thus we have stepped into the New Year with full of hope and promise. We can make the year 1955 a more happy and prosperous one for us than the previous year. As the saying goes, we must hitch our wagons to the stars. Aim high. Make a good start. Above all, develop a scientific approach to life insurance salesmanship.

This Issue.

We are publishing in this issue an article entitled "Will Power" from the pen of Shri K.R. Mehan, Agency Manager (West) of the Company. The article has an autobiographical touch and contains several hints of how one of the most prominent field officers in India has been nurtured by self-help. This article deserves to be read and re-read by our

field-men. Mr. M. G. Dave has given his thought-provoking impressions on how we should not take things for granted in our field work. A few of our field-men have contributed their experiences which, it is hoped, will be of use to their colleagues in the field. Mr. M. R. Hiranank's alphabetical tips for Insurance agents should be imbibed by all field workers who have taken up their work seriously. In this issue is reproduced an article from the "Reader's Digest," the world-famous magazine, on "How to help someone in sorrow", for giving permission to publish which we are deeply grateful not only to the "Reader's Digest" but also to Mr. Howard Whitman and to the "Christian Advocate". The usual features of the "Empindia" like "Figures which speak", "Extract from Assets", "Letters of Appreciation", "Newsy Notes", etc., all find a place in this issue also. It is a matter for regret that a sufficient number of the agents has not taken interest so far in the "Success Story contest". It is however hoped that at least for the next issue a large number of contributions will be received from field-workers giving details of the sale that "taught them most". We may add that arrangements are being made to publish the next issue very shortly.

Subscriptions.

Our subscribers are requested to pay their arrears of subscription as also the current year's subscription without any further delay.

WILL POWER

Mr. K. R. MEHAN,

Agency Manager (West)

Empire of India Life Assurance Co., Ltd.



Life is a series of challenges with kaleidoscopic varieties and merit lies not in getting exhausted and discouraged by these hurdles but in ever feeling exhilarated and on fire with excitement. To achieve great things one must combine his ideas with indomitable persistence and pulsating WILL POWER. Yet Will Power by itself is by far the biggest single factor to attainment of one's cherished goal.

Leaders and successful men in every sphere of life could rise to eminence only because of their unremitting courage. They had dashing confidence in presenting their ideas in a convincing manner so that the question of influencing people to their way of thinking was not at all a matter of any difficulty. Innumerable persons take for granted that life is doomed to be a failure for them. But I have yet to see a person who put in concerted, sincere and determined efforts and failed to achieve success.

WILL POWER is the external elixir which gives life, power and action to the impulse of thought. It can be acquired and perfection

comes through practice. It is, however, essential that you must plant in your mind the seeds of definite aim, plan or goal, which you wish to achieve. Inculcate in your mind the spirit of self confidence. If you sow in your mind the seeds of doubt and fear, you are automatically up-rooting the tender plant of success, for the negative qualities of fear and doubt are the very opposite of the climate and soil required for the "Success Plant" to flourish. It is self-confidence that provide the climate and soil. Self-confidence, the fountain source of WILL POWER, helps one to rise to altitudes of achievements which would even stagger imagination. Success comes to those who are success-conscious and therefore dare and act.

Some people lack ambition with the result that they miss golden opportunities in their life. Every person on the face of this globe has cells of genius in the make up of his mind. You have only to awaken and arouse the

"He who knows most, grieves most for wasted time."

—Dante.

genius in you and induce it to raise you to whatever goal you may wish to attain.

When I turn my memory to my school age I recall that I was a frail and very weak boy in constitution upto the Matriculation standard. My class-mates used to laugh at me and I lacked the courage to participate in games and competitions. One day I sat meditating. There was a great upheaval in my mind. I pictured to myself the achievements of great men and made up my mind to improve my health. With dominating Will Power and urge I took to regular and strenuous exercise. I forced myself to act enthusiastically and translated my intentions into a reality. It was not long before I was considered to be the healthiest boy and by the time I entered College life I had achieved robust physique. I was in the fore-front in games and won numerous prizes and shields in wrestling. Thus it was with that undeterred Will Power I changed the very pattern and out-look of my life.

My first proposal.

This boy-hood experience was the turning point in my life and I decided to apply the principle I had learnt steadfastly in my future career also. I would here tell you how I commenced Insurance business.

A relation of mine, a Government Officer, was once approached in 1928 by an Insurance man in New Delhi. I was present during the conversation between the insurance man and my relative, and felt greatly attracted by the work of an Insurance Agent, which involves meeting various

people and of advising them as to how best they could safeguard the financial security of the members of their families. After the departure of the Agent, I told my relative that I also wanted to work as an Agent, to which he replied that it was not an ordinary job and I could not do it. This gave me a good hit. I made up my mind to see why I could not tackle the job successfully once I set my heart on it. The next day I took up the Agency of a prominent Indian Life Office, and approached this relative with my great claim to arrange for his Insurance. He had promised his business to the other Agent but faced with an almost commanding request from me after taking up the Agency he could not but reply in the affirmative to my inducements. The next day I brought the doctor without asking his permission and he was surprised to see the doctor at his door. He told me that although he had agreed to insure he had never decided about the medical examination. As I had brought the doctor from a distance of 5 miles, gathering some enthusiasm, I told the officer that if he could not get himself examined, it would be immaterial and I would pay the medical fee of Rs. 16/- to the Doctor and call him again as and when he decides. The officer submitted himself to the examination without any other word. Later he told me that the manner in which I had secured his business without losing a day impressed him very much and he had changed his views about my abilities in this line. He helped me in getting lot of business. Within a short time I began my independent calls on such Government

officers who were not even known to me.

Cold canvass in 1929.

The first one was a high Government official in New Delhi. In the year 1929 I called on him with a will one day in the morning at about 7-30 A.M. The bearer asked me to be seated in the drawing room. After his bath the officer came out smiling from the bath room and I at once thought about my success.

The following conversation took place between us :—

He: Well, young man, what can I do for you?

I: I am a Representative ofCompany, at Delhi.

He: But I am too old for life assurance.

I: May I know your age please?

He: 49 years.

I: Does not matter, Sir, I can assure your life even if you are 55.

He: Is it? I was under the impression that a man who is over 45 could not get his life assured. But as you have told me a new thing, I would like to have your Prospectus.

I: Here is the Prospectus, Sir. I will come to you after a few days' time (without giving him the exact date and time).

Had this big Officer not been approached by me, I would not have got the business. So, I went with a Will Power and got his case for a decent amount after a couple of days of my giving him the Prospectus. Cases like this which I booked by approaching

parties whom I never knew are many.

My success as Inspector.

Will Power, ambition, initiative and labour could not but bring me the cherished fruit just as they had done in my school days. Within a few years I was the leading Agent of my Company in point of New Business production all over Punjab and Delhi Province. My selection as an Inspector of the company as Lahore was, therefore, only natural. There was at this time a family of Millionaires in Lahore but not a single case could be taken by any Agent of any Insurance company for several decades. I appointed one of their nearest relations as an Agent and secured business worth Lacs from that family and their relations and friends. The Head of the family was so pleased with us that he told me to book further stray cases in his family in future and asked me to come every year in December to book as much business as I wanted in order to complete my quota. I remained for 4 years in Lahore and the Millionaire kept his word and I was never short of business.

Lahore to Ahmedabad.

In 1940 I was transferred to Ahmedabad the language of which area was unknown to me. I had nothing with me except my Will Power when I went there and started my work in right earnest with the result that within a period of 10 months I increased the business of the area under me by 250%. Once I went to a place 40 miles from Ahmedabad called Viramgam, where there was only one Agent. This agent encountered me with the problem

"There is no business, sir, at this time." "Alright, let us go out and meet some people."

We met a big Government Official whom I had never known or heard of. During my conversation I found him to be a Punjabi. I was meeting him at a place which was about 1000 miles from Lahore. He was much pleased and gave me not only his own case for Rs. 10,000/- but helped me to book a business of Rs. 15,000/- from his office people. Having bagged a business of Rs. 25,000/- within two hours or so, I took the Agent to the local High School, where we first met the Head Master. Within one hour or so, we were able to close a business of Rs. 10,000/- more from the school to the credit of the same Agent. He told me that so much business he could never imagine he himself could have booked during the whole year.

Another rung up the ladder.

In 1947 I became the Branch Manager of the Empire of India Life Assurance Co. Ltd at Ahmedabad. In the beginning of 1948 on my first tour to Baroda I met the local Inspector of the Company. He was a new man in the Insurance line and told me that due to Compulsory State Insurance, and depression in the market, there was no business. The same reply I gave him which I gave to the Agent at Viramgam. The next day after finding out that Railway and Military were the two Departments where we could do some business (as the employees of these departments had no compulsory Insurance) the Inspector and I went to the General Manager of the Gackwad

Baroda State Railway. Our not being acquainted with him was no obstacle at all, because of the "Will to succeed" with which we went to him. We did good business on the very first visit, although he was a big Shareholder of some other Insurance Company. In the afternoon I took the Inspector to the Colonel of the Baroda State Forces and we secured not only a business of more than Rs. 50,000/- but were able to book more than 15 proposals from the Military people. I returned to Ahmedabad after a few days' tour with a very good amount of business.

Will Power Conquers.

When I became the Agency Manager of the Empire in September 1952, one gentleman came to me and said that a high official of some other Insurance Company in Bombay was practically becoming successful in getting two big cases of Rs. 1 lakh each from his nearest relatives. I went to the parties with a Will Power and was able to get that business for our Company.

Mines are full of gold, silver and other precious things but they must be dug. The Ocean conceals pearls in it but only those can obtain them who dive deep into it. High branches of the trees are laden with sweet fruits but only those can get them who try to climb them. Nothing is difficult for one who has got the Will Power which enhances the approaching power, the best qualification of a Salesman. Successful Insurance men may be called Masters of Salesmanship, as success in this line requires Will Power of the highest order.

* * *

DON'T TAKE IT FOR GRANTED

Mr. M. G. DAVE,

Supdt., General, Loan, etc. Depts., Head Office.

Insurance agents should be very careful when giving advice or guidance on matters pertaining to policies of other companies. The principles of working will be the same with all life offices, but there is room for difference in rules, practices and facilities so far as they apply to policyholders. An agent knowing the practice of his company should therefore not take it for granted that the same practice will be followed by another company in respect of the policy which his client holds with it. In such matters, the agent who presumes that he knows everything may find himself in an embarrassing position, for although the matter may be very trivial, wrong advice may shake his client's confidence in the agent's competency or even honesty as an insurance counsellor. Such result would be detrimental to his prestige and progress.

On the other hand, the agent is sure to make a good impression if instead of taking things for granted, he tells his client what he thinks of the matter; that generally it should be so and so, but this being purely a matter of practice it would be preferable that the position is ascertained from that company itself by a reference if it cannot be clarified by a reference to the conditions printed on the policy. A direct reference to the company is however always

advisable for it is not unusual for companies to liberalise policy conditions and give benefit of the same to old policyholders.

In this article attention of agents is drawn to some points on which they would do well not to take things for granted on the basis of preconceived notions.

- (1) Don't presume that the method of calculating the instalment of premium is the same with all offices. Some offices allow no rebate on the Tabular annual premiums but an extra by way of interest is charged for half yearly, quarterly and monthly modes of payment.
- (2) Don't take it for granted that precisely 30 days of grace only are allowed by all offices for payment of yearly, half-yearly or quarterly premiums. It may be just a month say, 25th August to 24th September (i.e. 31 days) but not less than 30 days.
- (3) Don't take it for granted that bonus declared by all offices is in the form of an addition to the sum assured and is payable along with the sum assured. It may also be cash dividend which can be withdrawn at any time along with the accrued interest.
- (4) Don't take it for granted that non-forfeiture provisions are the

same with all companies. These provisions are principally divided into two: one Automatic Paid-up and the other Automatic Premium Loan (or Automatic Non-Forfeiture, as it is also popularly known). Under both the types there are different practices. The Automatic Premium Loan may be applicable only if the surrender value covers a full year's premium; or it may be applicable even if the surrender value covers an instalment of premium (less than a year's) due; or it may even be that the exact number of full months will be covered according to the amount of surrender value available, irrespective of the mode of payment.

The Automatic Paid-up provision may come into force immediately on default of premium, or the full risk may be carried, in some cases, for six months and in some cases for 12 months and thereafter for the reduced paid-up value. There are companies who do not charge premium for the risk carried by it for six or twelve months. Some companies charge the premium for this period the paid-up value granted being calculated on the net surrender value.

(5) Don't take it for granted that revival regulations are the same for all offices. They differ considerably in their requirements of the evidence of insurability and in the mode of charging interest. The "Empire" requires no evidence of insurability, nor even a Declaration of Good Health from the policyholder, up to 11 months from the expiry of days of grace.

This is the longest period known of the grant of this facility. Some offices have a shorter period and under Automatic Premium Loan, evidence of insurability generally becomes necessary immediately the policy lapses as a result of exhaustion of the surrender value.

(6) Interest for revival may be simple or compounded yearly or at more frequent intervals. Some companies charge only a nominal fixed amount if premium is paid late within a few days from due date irrespective of the amount of premium. Some companies charge interest at a specified rate subject to a minimum fixed. Then again interest is calculated by some companies not for the exact number of days it was outstanding but for each month or a portion of a month. In charging interest some companies exclude days of grace whereas some companies do not.

(7) Do not take it for granted that the practice of calculating the surrender value is the same. For similar policies the surrender value may differ with different companies. Besides, some companies allow surrender values on the number of the full yearly premiums paid while some allow for all premiums received including premiums for a fraction of the year.

(8) Do not take it for granted that there is no difference in the matter of calculating paid-up values by different offices. Some offices allow paid up value on the full number of

annual premiums paid while some allow on all the instalments of premiums paid.

(9) Do not take it for granted the terms and conditions for policy loans are the same with all offices. Some offices do not allow loans on paid up policies while the majority of them do allow.

The consequences of non-payment of interest on due dates also differ. Some offices deduct the first instalment of interest in advance from the loan. Similarly different companies have different regulations for repayment of the policy loans. Some offices allow a combined loan on all the policies on one life, while some have the practice of granting a separate loan on each policy. In some companies no second loan can be granted until the first one is repaid.

(10) Don't take it for granted that the underwriting rules for Female lives are the same with all life offices. They vary in the matters of Female extra, Pregnancy clause, lien and term of policies.

(11) Don't take it for granted that the term "days of grace" has the same meaning with all companies. With some companies it just means an extra period within which to pay premium without late fee and even to surrender or make the policy paid-up without charging the premium due. With some others the application for surrender or a paid-up policy must be made before the due date of the premium.

(12) Don't take it for granted that age for life insurance is calculated in the same manner

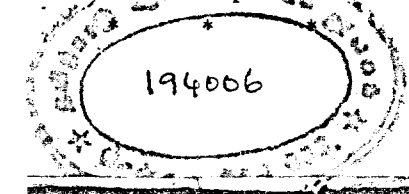
by all offices. Some offices take the age nearer birth date and some take the age next birth date. Besides, the practice of dealing with over or under-statement of age differs with different life offices.

(13) Don't take it for granted that all Life Offices have the same practice in the matter of changing a policy from one class of assurance to another. Some alterations are not permitted by certain offices while others may permit them. It is always advisable to ascertain the practice from the office itself before giving your firm opinion on the subject.

(14) Don't take it for granted that the practice regarding registration of assignments and nominations or change of nominations is uniform with all offices. This being a purely legal matter, the best course in the interest of all concerned is to follow the form and procedure required by the company concerned so that if a legal flaw is subsequently discovered, the moral, if not the legal, responsibility of the company will help the policyholder if need arises.

(15) Don't take it for granted that claim settlement forms with all the offices are identical or the requirements are always similar. They differ in details and procedure of completion.

(16) Do not take it for granted that all life offices do not insist admission of age of the assured before any loan is granted or surrender value of the policy is paid. Some offices do insist on this before any payment is made under the policy.



THE "EMPIRE" SEEN THROUGH IMPARTIAL EYES

Extracts from Press Comments on the Company's Annual Report for 1953.

THE "INSURANCE UNDERWRITER"

— Calcutta.

"Healthy signs of a gradual return of growing confidence in the affairs of the 'Empire of India' and in its financial position are clearly manifest in the rising prices of its shares and increased tempo of new business. For being able to restore within the brief span of only three years public confidence in the Company's affairs which received a rude shock early in 1951, Dewan Bhadur R. Varadachari, the Administrator, deserves to be warmly congratulated.

"The Revenue Accounts and Balance Sheet for 1953, and the Administrator's Report thereon, testify to the satisfactory results of the Company's working for another year. The uptrend in new business and life fund is reflected in the following comparative figures for the last two years:—

Year	New Business	Life Fund
	Rs.	Rs.
1952	2,81,45,900	9,77,91,186
1953	3,22,06,250	10,14,75,203

"The meticulous care exercised by the Company in the selection of risks is known from the fact that

whereas in 1953, the Company received 14,858 proposals for assurance of Rs. 4½ crores, the actual number of proposals accepted by it was no more than 11,489 and the total sum assured thereunder aggregated to nearly 3½ crores. This means that a business of nearly Rs. 1 crore or 25% of the business received was either rejected or postponed.....

"The total assets of the Company have increased from Rs. 10,40,44,290 to Rs. 11,97,50,963 between 1951 and 1953. The new investments are almost entirely in Government securities. The Administrator in the course of his Report says: 'Since my taking over charge I have up-to-date invested Rs. 214 lakhs in Central and State Government securities. The total investment in Government securities at the moment represents nearly 70% of the total assets'....

"The statutory valuation of the Company falls due as on 31st December 1954. The Administrator is very hopeful, and rightly

Every Life Insurance Agent in the course of his activities, becomes a personal friend of his policyholder. Many a time this friendship extends to the life assured's family as well. Now, it is the hallmark of sincere friendship that the friends share not only their joys but their sorrows too. It thus often falls to the lot of a life insurance agent to see friends who have recently lost a dear and near one and console them in their grief. Simple as this may seem, it is by no means an easy task unless we know the psychology of those who are grief-stricken. Here is an excellent article, reproduced from the *Reader's Digest*, telling us what pitfalls to avoid and how to conduct ourselves in such a situation. We have no doubt that our agents will extract helpful guidance from the pointers given.

—Editor.

How to Help Someone in Sorrow

Mr. Howard Whitman

Most of us want to be helpful when grief strikes a friend, but we often don't know how. We may end up doing nothing because we don't know the right—and helpful—things to say and do. Because that was my own experience recently I resolved to gather pointers which might be useful to others as well as to myself.

The clergy deal with such situations every day. I went to scores of them, of all faiths.

Here are some specific suggestions they made:

1. *Don't try to "buck them up."* It only makes your friend feel worse when you say, "Come now, buck up. Don't take it so hard."

A man who has lost his wife must take it hard (if he loved her). "Bucking him up" sounds as though you are minimizing his loss. But the honest attitude, "Yes, it's awful, and believe me, I know it is," makes your friend feel free to express grief and recover from it. The "don't take it so hard" approach deprives him of the natural emotion

of grief, stops up the safety valve God has given him.

2. *Don't try to divert them.*—Many people making condolence calls purposely veer away from the subject. They make small talk about football, finishing, the weather—anything but the reason for their visit.

There is no use in trying to camouflage death. The task of the mourner, difficult as it is, is to face the fact of death, and go on from there. It would be far better to sit silently and say nothing than to make obvious attempts to distract. The sorrowing friend sees through the effort to divert him. When the visitor leaves, reality hits him all the harder.

3. *Don't be afraid to talk about the person who has passed away.*—Well-intentioned friends often shy away from mentioning the deceased. The implication is that the whole thing is too terrible to mention.

The helpful thing is to talk about the person as you knew him in the fullness of his life, to re-create a living picture to replace the picture of death.

A friend of mine once called on a woman who had lost her brother. I didn't know your brother very well," he said. "Tell me about him." The woman started talking and they discussed her brother for an hour. Afterwards she said, "I feel relieved now for the first time since he died."

4. *Don't be afraid of causing tears.*—When a good friend of mine lost a child I said something which made his eyes fill with tears. "I put my foot in it," I said, in relating the incident to a clergyman. "No, you didn't," he replied. "You helped your friend to express grief in a normal, healthy way. That is far better than to stifle grief when friends are present, only to have it descend more crushingly when one is all alone."

Fear of causing tears, probably more than anything else, makes people stiff and ineffective. Visiting a friend who has lost his wife, they may be about to mention a drive in the country when they remember the man's wife used to love driving in the country. They daren't speak of peonies because they were her favourite flower. So they freeze up.

They are really depriving their friend of probably the greatest help they could give him. That is, to help him experience grief in a normal way and get over it. Medical and psychological studies back up one clergyman's contention that *expressing* grief is good and *repressing* it is bad. "If a comment of yours bring tears," he concludes, "remember—they are healthy tears."

5. *Let them talk.*—Sorrowing people need to talk. Friends

worry about their ability to say the right things. They ought to be worrying about their ability to *listen*.

If the warmth of your presence can get your friend to start talking, keep quiet and listen—even though he repeats the same things a dozen times. He is not telling you news but expressing feelings that need repetition. Here's a measuring stick for the success of your visit: If your friend has said a hundred words to your one, you've helped a lot.

6. *Reassure—don't argue.*—Everybody who loses a loved one has guilt feelings—they may not be justified but they're natural. A husband feels he should have been more considerate of his wife; a parent feels he should have spent most time with his child, a wife feels she should have made fewer demands on her husband. The yearning, "If only I had not done this, or done that—if I only had a chance to do it now," is a hallmark of grieving.

These feelings must work their way out. You can give reassurance. Your friend must slowly come to the realization that he or she was, in all probability a pretty good husband, wife or parent.

7. *Communicate—don't isolate.*—Too often a person who has lost a loved one is overwhelmed with visitors for a week or so; then the house is empty. Even good friends sometimes stay away, believing that people in sorrow "like to be alone."

It is in that after-period when all the letters of sympathy have been read and acknowledged and people have swung back into daily routine, that friends are needed most.

Keep in touch. See your friend more often than you did before. He has suffered a deep loss. Your job is to show him, by implication, how much he still has left.

8. *Perform some concrete act.*—I learned of a sorrowing husband who lost all interest in food until a friend brought over his favourite dish and simply left it there at supper time. That's a wonderful way to help, by a concrete deed which in itself may be small yet carries the immense implication that you care.

We should make it our business, when a friend is in sorrow, to do at least one practical, tangible act of kindness.

9. *Swing into action.*—Action is the symbol of going on living.

By swinging into action with your friend, whether at his hobby or his work, you help build a bridge to the future. Perhaps it means painting a shed with him, or hoeing the garden. Or spend-

ing an afternoon with a woman friend mending the children's clothes, or browsing through antique shops.

Sorrowing people tend to drop out of things. They're a little like the rider who has been thrown from a horse. If they are to ride again, better get them back on the horse quickly.

10 *Get them out of themselves.*—Once you have your friend doing things for himself, his grief is nearly cured. Once you have him doing things for others, it is cured.

Grief runs a natural course. It will pass. But if there is only a vacuum behind it, self-pity will rush in to fill it. To help your friend along the normal course of recovery, guide him to a new interest.

If you and I, when sorrow strikes friends, follow even a few of these pointers, we will be helpful.

*With acknowledgments to Mr. Howard Whitman,
"The Christian Advocate" and "The Reader's Digest".*

LETTERS OF APPRECIATION

Dr. A. T. Sen,
Chairman,
Public Service Commission,
West Bengal.

30th November, 1954.

To
The Manager,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Re :—Policy No. 135148—Own Life (matured).

Dear Sir,

My above policy matured yesterday and thanks to the courtesy and efficiency of your Shri H. K. Dutta Roy of the Calcutta Branch I received the cheque for Rs. 5,000/- yesterday at my residence in settlement of the claim.

This letter is issued especially to express appreciation for the prompt settlement of my claim by your Company and to acknowledge

receipt of the cheque sent with your Calcutta Branch Claim Department's letter dated 29th November, 1954.

Yours faithfully,
(Sd.) Dr. A. T. SEN.

S. Ramayya, M.A., I.A. & A.S.
Financial Adviser & Chief
Accounts Officer,
Southern Railway.

24/4 Gogpathy
Narayanasamy Road,
T. Nagar, Madras, 12-1-55.

To

THE EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Dear Sir,

I thank you very much for your letter of 11—1—55 enclosing a cheque for Rs. 11,620 in settlement of my policy No. 99655 (except a small bonus due a little later). I must repeat my thanks for expedition of settlement which took barely a few days.

Yours faithfully,
(Sd.) S. RAMAYYA.

Copy to the Manager,
Madras Office.

My thanks are to you also for a quick settlement.

(Sd.) S. RAMAYYA.

G. I. Bhagia.

Bhavan Technical Institute &
College of Engineering
Baroda, 31-12-54.

To

M/s EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Dear Sir,

Re :—Policy No. 99985—Own Life.

My above mentioned policy matured on 23—12—54. I was insured with other two Companies of high repute as well and these policies also matured near about the above mentioned date. But it was only your Company from whom I received a letter dated 1-11-54 congratulating me on my successfully completing the savings programme and guiding me for surrender of the policy etc. The cheque was issued in my favour on 21-12-54 so that I received by Regd. Post exactly on the date of maturing of my policy 23-12-54.

I highly appreciate your promptness and politeness in settling the claim. This has prompted me to give proposal for further insurance only to your Company through your Inspector Shri L. N. Purswaney who has convinced me that it is very necessary to go in for further Life Insurance even at this advanced age. I also prevailed upon my nephew Shri B. M. Bhagia, Asst. Engineer Kandla Port who has also given proposal for insurance to your Company. I hold high

praise for the patience and capacity of reasoning shown by Shri L. N. Purswaney.

Wishing more and more bright success for the Company.

I am yours faithfully,
(Sd.) G. I. Bhagia.

P. S. I shall not have any objection if this letter is published.

S. Nijalingappa, M.P.

Chitaldroog,
11th Nov. 1954.

The Manager,

EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
214, Hornby Road,
P. B. No. 1460,
Bombay-1.

Dear Sir,

I am writing to acknowledge receipt of your draft on the Bank of Mysore, Chitaldroog for Rs. 1179-8-0 in full settlement of my claim under policy No. 97989, enclosed with your letter of the 2nd instant. I must thank you for the speedy settlement of the claim.

Yours sincerely,
(Sd.) S. NIJALINGAPPA.

Dr. P. H. ROW,
L.M.S.S.A. (LOND.)
District Medical Officer, Rtd.

Madras-30.
15-B, Lakshmi Talkies Rd.,
Shenoy Nagar Madras-30.
20th December 1954.

Dear Sir,

Policy No. 221257—Own Life.

I am in receipt of two Draft for Rs. 2288-9-0 in full settlement of the claim on the 13th December 54 by Registered Post.

I sincerely thank you for the prompt settlement of the claim and wish your Company all prosperity and bright future.

Yours faithfully,
(Sd.) Dr. P. H. ROW.

From

Khan Sahib M. A. Rahman, Superintendent,
Office of the Director General or Posts and Telegraphs,
Karachi, (Pakistan). 3rd December 1954.

To

THE EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Claim Department, Empire House,
Post Box No. 1460, 214 D, Naoroji Road,
(Erstwhile Hornby Road), Bombay-1.

Dear Sirs,

Matured Policy No. 185206.

I must write and acknowledge with many thanks the receipt of the crossed cheque for Rs. 2256-1-4, so kindly sent by you with your

letter of the 12th October 1954, being the matured value of my life policy No. 185206. I have since learnt from my bank that the said amount has been credited to my current account. I very much appreciate the promptness with which my claim has been settled, the policy having matured on the 2nd October 1954.

Thanking you once more.

I am,
Yours faithfully,
(Sd.) M. A. RAHMAN.

Karaikudi,
18-12-54.

From
S. Venkataraman, B.Sc.,
S/o Late K. R. Srinivasa Iyer,
Sivankoil East St.,
Karaikudi, Ramnad Dt.

To
The Manager,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Sir,
Policy No. 135235—K. R. S. Iyer (Decd)—settlement of claim.
I acknowledge receipt of your registered letter dated 10-12-54 enclosing a draft for Rs. 2433-7-0 on the Indian Bank Ltd., Karaikudi. Kindly accept my thanks for having settled the claim and paid the amount within a short period though the policy was not assigned or nominated by my father by mistake. I once again thank you for having relaxed your rules in my case and sent the money very early. I wish the Company gets a larger volume of business and reputation in the years to come.

Yours faithfully,
(Sd.) S. VENKATARAMAN.

Dr. K. N. Maller,
Regd. Medical Practitioner.

Badagara,
20-12-1954.

To
The Manager,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Sir,
Ref: Matured Policy No. 132995—Own life.
The cheque in full settlement of the claim on the above matured policy has been duly received.
Thanking you for the prompt services and wishing the Company all prosperity.

Yours faithfully,
(Sd.) K. NARAYANA MALLER.

M/s. EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Empire House, 214, D. Naoroji Road,
Bombay-1.

Jalpaiguri,
29-1-55.

Dear Sirs,

Re: Claim on Policy No. 110942 of S. Guha Roy (decd.)
Acknowledge receipt of your letter of the 24th instant with cheque for Rs. 521/- in Indian currency and I myself and on behalf of my mother offer heartiest thanks to you for your early compliance and at the same time let me avail of this opportunity to wish you all luck and brighter prospect.

Tanking you,
Yours faithfully,
(Sd.) SAILESH KUMAR GHUA ROY.

The Branch Secretary,
Empire Life Office,
Lucknow.

Dear Sir,

I have received today a Bank Draft under Policy No. 166490 which was on the life of my husband, Shri C. B. Sinha. I am really pleased over the promptness with which the claim has been settled and am thankful to the local Branch people who have so sympathetically helped me in all matters.

Thanking you
Yours faithfully,
(Sd.) CHANDRA MOHNI DEVI.
Lucknow,
9-12-1954.

Dr. R. N. KACKER,
M.B., B.S., D.L.O., R.C.S. (Eng.)
Z.L.O. (Vienna)

Eear, Nose & Throat Specialist.

Telephone 300
4, Hewett Road, Lucknow
(Shivaji Marg)

Dated 15-12-54.

This is to certify that the Empire of India Life Assurance Co., Ltd. is very prompt in payment to its policyholders. One of my policies matured on 10-12-54; got a cheque the same day.

(Sd.) R. N. KACKER,
Policy No. 165789,
Sum Assured Rs. 5000/-.

From
Manotosh Mukherjee,
27/1A, Dehiserampur Rd.,
The Secretary,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
17, Brabourne Rd., Calcutta-1.

Calcutta-14,
31-10-54.

Dear Sir,

Ref: Policy No. 138962—A. Mukherjee (decd.)
With reference to your letter dated 22nd October 54, I would like to say you that I have received the claim cheque issued by the

head office, Bombay in due time and withdrawn money (Rs. 864/-) from the Imperial Bank of India.

Many thanks to you for your polite and good behaviour and early discharge of the claim cheque without any obvious delay and difficulties, which will remind me in future for further communication of dealings of this type.

Thanking you,
Yours faithfully,
(Sd.) MANOTOSH MUKHERJEE.

Calcutta,
31-10-54.

* * * * *

The Manager,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
Bombay.

Dear Sir,

I have since received a cheque for Rs. 1125/- in full payment of my dues for which I thank you. Hereby, I like to express my good wishes to your Company.

Your faithfully,
(Sd.) GOPAL Ch. MATHUR,
Policy No. 131008.

* * * * *

P. 270/2A, Shahnagar,
Calcutta-26.
17th Sept. 1954.

Dear Sir,

I beg to acknowledge with thanks the receipt of your cheque No. 11935, dated 10-9-54 on the Imperial Bank of India Calcutta, for Rs. 2068-14-0, in fulfilment of my claim in respect of policy Nos. 274387 and 274388, of my (decd.) son S. P. Roy Choudhury, with your Company.

My hearty thanks for the prompt settlement of the claim.

Yours faithfully,
(Sd.) JOGESH CHANDRA ROY CHOUDHURY.

* * * * *

From Counouma Patmanabhin,
Pondicherry.

9-9-54.

To

The Manager,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,

Sir,

I am in receipt of your cheque for Rs. 1172 only in full settlement of my claim under my policy No. 97575 (own life) and I am very grateful that the matter has been settled without delay.

Yours sincerely,
(Sd.) COUNOUMA PATMANABHIN.

* * * * *

Jullundur City,
20-9-1954.

Dear Sir,

Matured policy No. 140307—Own Life.

I acknowledge with thanks the receipt of your letter dated 18-9-1954 enclosing a cheque for Rs. 1109/- in final payment of the above policy. I appreciate the promptness with which your Company has made the payment and I wish it every success. I am sorry that being over age I cannot get a new policy.

Yours faithfully,
(Sd.) KESEV SINGH.

* * * * *

Trans World Airlines Inc.
26, Mount Road,
Madras 2.
Dated 20-10-54

To

THE EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.
214, Hornby Road,
Bombay 1.

Dear Sir,

I thank you very much for your letter of the 18th inst. and the cheque for Rs. 617-2-0 (Rs. Six hundred and seventeen annas two only) enclosed therewith in full settlement of my claim.

Thanking you once again for your very prompt action.

Very truly yours,
(Sd.) M. VENKATARAMAN,

* * * * *

From:—

Shri Kunwar Drigpal Singh
Hasangarh, 26th Aug. '54.

To

Branch Secretary,
EMPIRE OF INDIA LIFE ASSURANCE CO., LTD.,
44 'Queensway'
Post Box 393,
New Delhi, No. 1.

Dear Sir,

Ref:—Your letter No. Nil dated 7th instant.

Re:—Policy No. 97995—own Life.

I am in receipt of your above letter together with the enclosures as stated therein and thank you for the same. Kindly note that I have received the full payment of the drafts from the Bank. I am very much indebted to your satisfactory prompt deals with me throughout 25 years.

With best wishes.

Yours faithfully,
(Sd.) DRIGPAL SINGH.

NEWSY NOTES

To Meet Mr. R. B. Pradhan, B. Com., F. I. A. (Lond.), Manager of the Empire of India Life Assurance Co., Ltd., Bombay and Mr. K. R. Mehan, Agency Manager of the Company, Mr. H. K. Dutta Roy, Joint Secretary Empire of India Life Office Calcutta, gave a dinner party at his Ballygunj residence on January, 31. Among the guests were Mr. Justice S. N. Guha Roy, Mr. A. B. Chatterjee, I.C.S., Administrator, Howrah Municipality, Mr. A. T. Sen, Chairman, Public Service Commission West-Bengal, Lt.-Col. N.C. Chatterjee, Mr. A. N. Roy, Dy. Chief Commercial Manager, E. Railway, Mr. A. K. Roy of Messrs. Gillanders, Mr. N. C. Guha Roy of Messrs. Bird and Co., Mr. N. C. Dutt and Mr. M. Bardhan of Messrs. United Bank of India. Mr. P. K. Sen, Ag. Branch Secretary and senior Inspectors of the Company Messrs. Asit Roy, S. Dutt Gupta and A. K. Dutta Roy were also present.

Mr. R. B. Pradhan, the Manager, of the Company along with Mr. K. R. Mehan, the Agency Manager, visited the Company's Office at Patna on 28th January '55. This was the first visit of the Manager to the Branch and he was accorded a warm reception by the Branch Secretary, field and office staff at the Patna Junction Railway Station.

The Manager in course of the visit reviewed the workings of the field and office staff and took much pleasure in discussing with them the various day to day problems of Insurance Industry in general.

On 29th January '55 the Manager and the Agency Manager were entertained by the Branch Secretary in a tea party attended by the members of the field and office staff.

In welcoming the distinguished guests the Branch Secretary paid high tribute to the Administrator of the Company who he said saved the Company from chaos and established it into the firm footing of economic solvency. He also mentioned the remarkable role played by Mr. R. B. Pradhan in this herculean task of reorganisation of the Company. The Branch Secretary also mentioned the service rendered by Mr. Mehan, whose assistance and guidance, he said was a great help and inspiration for the organisation.

In reply Mr. Pradhan expressed satisfaction at the progress made by the Branch this year in procurement of new business and the feelings of camaraderie prevailing at the Branch between the Branch Secretary, the staff and the Inspectors. He expressed the hope that Branch will continue to prosper along these lines.

During his stay the Manager went round the City and met distinguished persons and representatives of the Company.

**Mr. K. P. Jambulingam,
Asst. Br. Secy. (Organisation)
Madras.**

Mr. K. P. Jambulingam who was formerly connected with the "Jupiter" has been appointed as Asst. Branch Secretary (Organi-

sation) in the Madras Branch dependable organisation for the Office. Mr. Jambulingam, as Branch and thus entitle himself one who has had a fairly to still more responsible positions long experience in the field in future. We welcome Mr. Jambulingam to the "Empire" fold organisation in the South, it is hoped, will set up a stable and and wish him all success.

Alphabetical Tips for Insurance Agents

By

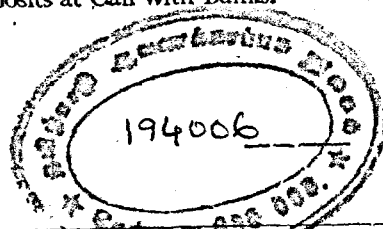
Mr. M. R. HIRAMANNEK
New Business Dept., Head Office.

Attend to your business carefully.
Be punctual in your appointments.
Collect advances with the proposal.
Do more and get more.
Endure opposition patiently.
Fight against disappointment.
Grasp opportunities lest someone may snatch'em.
Honour the counsel of your superiors.
Injure not another's feelings.
Jot down full details of your prospects.
Keep record of due dates of all premiums.
Lack not in labour.
Make detailed plans before-hand.
Never use high pressure.
Observe good discipline and manners.
Pay sufficient care to prospecting and planning.
Quest for quality, don't neglect.
Rest not till at unrest.
Start where others failed.
Try again where you have failed.
Use leisure to improve your knowledge.
Venture with new ideas.
Watch that your client keeps his policy in force.
Xtend courtsey visits to your old clients.
Yield not to discouragement.
Zealously labour, and success is yours.

EXTRACT FROM ASSETS AS AT 31—12—1953

	Face Value.	Book Value.
	Rs.	Rs.
1. Indian Govt. Securities ... Rs.	4,71,12,500	4,60,96,987
2. State Govt. Securities ... „	1,96,63,100	1,80,64,654
3. Indian Municipal Port and Improvement Trust Securities ... „	1,46,08,500	1,41,60,878
4. Indian Municipal and Port Trust Sterling Securities... £	1,05,200	13,84,576
5. British Govt. Securities ... „	89,500	10,60,560
6. Foreign Municipal and Port Trust Sterling Securities ... „	21,900	2,92,000
7. Burma Govt. Securities ... K	6,00,000	6,00,000
8. Debentures of Companies incorporated in India ... Rs.	1,06,45,000	98,70,984
9. Land and House Property... „	8,32,271	8,32,271
10. Deposits at Call with Banks. ...	...	...

Rs. 9,23,62,910



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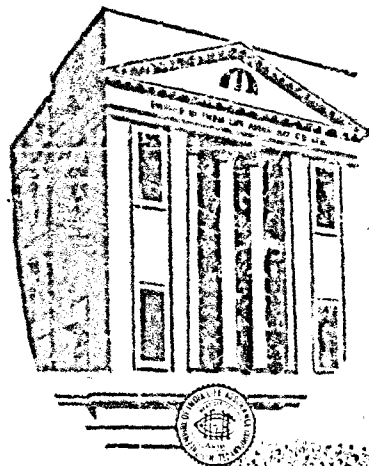
Anticipated Endowment Assurance Policy

WITH PROFITS

Annual premium ceasing at the expiry of the selected term of year or at previous death to secure.

- (1) Rs. 200 on surviving the date, 10 years before the expiry of the selected period.
- (2) Rs. 200 on surviving the date, 5 years before the expiry of the selected period.
- (3) Rs. 600 on surviving the expiry of the selected period.
- (4) Rs. 1,000 on death at any time within the selected period.

Age nearer Birthday	ANNUAL PREMIUM					
	SELECTED TERM OF YEARS					
	15 Years		20 Years		25 Years	
Years	Rs.	As.	Rs.	As.	Rs.	As.
18	77	5	56	12	44	11
19	77	5	56	13	44	12
20	77	5	56	13	44	13
21	77	6	56	14	44	15
22	77	6	56	15	45	0
23	77	7	57	0	45	2
24	77	8	57	2	45	5
25	77	9	57	4	45	7
26	77	10	57	6	45	11
27	77	12	57	8	45	14
28	77	14	57	11	46	2
29	78	0	57	15	46	7
30	78	3	58	3	46	12
31	78	6	58	7	47	1
32	78	10	58	12	47	8
33	78	15	59	2	47	15
34	79	4	59	9	48	7
35	79	10	60	0	48	15
36	80	1	60	8	49	9
37	80	9	61	1	50	3
38	81	1	61	11	50	14
39	81	11	62	6	51	10
40	82	5	63	2	52	7
41	83	1	63	15	53	6
42	83	15	64	13	54	5
43	84	13	65	13	55	5
44	85	13	66	13	56	7
45	86	14	67	15	57	10
46	88	0	69	2	...	...
47	89	3	70	7	...	...
48	90	8	71	12	...	...
49	91	14	73	3	...	...
50	93	6	74	12	...	...
51	94	15	...	...	...	...
52	96	9	...	...	...	...
53	98	5	...	...	...	...
54	100	3	...	...	...	...
55	102	2	...	...	...	...



THE HOUSE OF SECURITY

THOUSANDS HAVE ENSURED
THEIR FINANCIAL
SECURITY WITH
EMPIRE POLICIES

HAVE YOU?

56 YEARS OF SERVICE
ASSETS EXCEED Rs. 11½ CRORES

The
**EMPIRE OF INDIA
LIFE ASSURANCE COMPANY LTD.**

(ESTABLISHED 1897)

Head Office: EMPIRE HOUSE, HORNBY ROAD,

BOMBAY-1

BRANCHES THROUGHOUT INDIA

Branch Offices at

AJMER — AHMEDABAD — BANGALORE — CALCUTTA
COIMBATORE — DELHI — HYDERABAD — KAKINADA
KANPUR — LUDHIANA — LUCKNOW — MADRAS
MORADABAD — NAGPUR — PATNA — POONA

Administrator:

DEVAN BAHADUR R. VARADACHARI.