CONTINENTAL AND FIDELTIY - PHENIX EMPLOYEES PARTICIPATE IN GROUP LIFE INSURANCE SCHEME.

The Continental and Fidelity-Phenix Fire Insurance Companies have arranged with the Metropolitan Life Insurance Coompany to insure every member of its staff as of August 6th, 1919.

Every employee from the department manager to the office boy enjoys this benefit. The amount of insurance being graded according to salary and length of service. Insurance is granted up to $2,500.00 and is entirely without cost to the employee, neither does it in any way interfere with, or take the place of, the sinking fund which continues as before.

The progress of these well known companies is largely due to the fact that the management recognizes that the staff contributes in a large measure to the success of the corporation, and the directorate is always ready to show its appreciation in a substantial manner, when the opportunity presents itself.

This life insurance scheme appeals to the employee as it is in the nature of a lasting benefit.

The Canadian employees are being notified by Manager W. E. Baldwin this week of the participation in this new life insurance scheme, inaugurated by President Henry F. Evans.

RESPONSIBILITY OF LIFE AGENTS.

The following forms part of an interesting address delivered before the 1919 Convention of the Life Underwriters' Association of Canada, by Mr. T. Hilliard, president of the Dominion Life Assurance Co.:

Let us take a glance at some of our obligations. They arise naturally out of our relations to others —our points of contact, so to speak. The solicitor is directly related to (1) his company, (2) his clients, (3) other companies.

To his own company it is clearly his duty to give it the best service of which he is capable, not only in getting a good volume of business, but in so presenting it to the public that he will win for it general good-will. The honor and credit of the company are largely in his hands. He can make or mar its reputation. It is told of Handel, the great composer of music, that he was a large man with a very great appetite. On one occasion he ordered dinner at a hotel for four. When it was ready the waiter found him alone, and naturally asked him where was his company. "I am the company," said the great man; "serve the dinner." So, gentlemen, to the public you are the company, and by you public opinion in relation to the company will certainly be crystalized. It is needless to say that you will not for a moment allow the matter of your commission to influence you to advise, much less press, for the acceptance of a poor risk. Remember always that the medical department is very desirous of increasing the business of the company as far as is consistent with careful selection. It does not turn down your client with malice aforethought. It has a good reason every time for an adverse decision.

Your duty to your clients is easily described. It may be summed up thus: First, to inform yourself as fully as practicable regarding the circumstances, financial, family, etc., of your prospective customer, then to advise him as wisely and disinterestedly as if he were your own son or brother as to the form of policy he should take and the amount thereof. Your experience should enable you to give judicious expert advice as to the kind of policy that will really suit him best. He may have his own view about that already. If so, it would be unwise to antagonize him, but in many cases your client will be ready to take advice from an expert, which you should be, if administered tactfully. As to the amount of policy, most men are underinsured. In general, you will be safe in suggesting a larger amount than the man is thinking of. But it is possible occasionally to load a man up with more than he can carry. Don't do that if you have reason to suspect it. Give the man, if at all possible, the kind and amount you would take if the case were your own. Persistence in that course will bring its reward.

Your duty to other companies is not difficult to discover, though sometimes in practice there is a temptation to swerve from the strict path of rectitude. If possible, do not discuss other companies at all. If you must mention your rivals, as sometimes you must, do not demean yourself by sneering at them or pointing out petty flaws, which may or may not exist. If you do this, you will not only do wrong, which is always unwise as well as wrong, but you will create distrust of the whole system of life assurance in the mind of your client. If he mentions another company, cheerfully admit that the other is a good, reliable company. If he has a policy in it, advise him to continue it by all means. You may claim that your own company is equally good, and if you put the case in this fashion, your chance of securing the application is really much better than if you had been mean enough and stupid enough to carp at the other one.

In need say nothing about twisting. I take it that any mention of this disreputable and, I hope, antiquated practice to this audience would be taken as such an unpardonable insult by every man here that I might not succeed in getting away with a whole skin. The day of the twister is done. He is keeping company with the dodo and the German fleet, and we may hope that his next appearance will be postponed till that mighty armada again floats upon the surface of the great deep.