

**THREE GREAT CLASSES OF PROSPECTS.**

There are two, possibly three, great classes of prospects to which life insurance companies and agents will do well to give particular attention during the coming year. These are farmers, workingmen and women. They are three classes to whom the average agent has not in the past given enough attention. Only here and there, writes one authority, is to be found an agent who has mastered the peculiar difficulties of working among the farmers.

With regard to laboring men, workers in factories and shops, these have been considered as being in the special province of the industrial companies and the average life insurance agent has paid but little or no attention to them. Since the war wages in all lines have so greatly increased that it can hardly be said that there is a single line of industry in which the ordinary wage-earners are not receiving sufficient pay to justify them in considering an ordinary life policy. Agents who have specialized in writing small ordinary policies have discovered that it does not pay them to solicit clerks in stores or employes in the so-called genteel occupations, because they do not make enough to justify them in carrying life insurance; but the laboring men and all workers in shops and factories are making such large wages that they are easy and willing prospects for life insurance. They are also willing and easy spenders and it is the observation of at least one agent that if the life insurance man can get to them before they have spent their wages it is not a difficult matter to secure their applications.

**CANADIAN FIRE RECORD.**

LAKEFIELD, ONT.—Cavendish stable used as canoe and motor-boat storehouse, destroyed with 100 new canoes, several launches and an automobile.

KITCHENER, ONT.—Wesoloh-Gondie's departmental store, damaged, March 3. Loss placed at \$65,000.

WINNIPEG.—Basement of Grand Theatre, Main Street North, damaged, March 6. Loss \$15,000.

MONTREAL.—Home of H. White, 843 Gertrude Street, Verdun, damaged, March 6.

D'Allard Mfg. Co's. premises, St. Lawrence Street and Laurier Avenue, damaged, March 1.

AURORA, ONT.—Salvation Army barracks, Mosley Street, damaged, March 3.

**SERVICE TO OLD POLICYHOLDERS.**

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**SERVICE MEANS SUCCESS.**

The foregoing are some of the ways in which you can render service to policyholders and by so doing open up avenues of new business. You have not finished with the policyholder the moment the policy is issued; on the contrary, your duty to him is continuous so long as the policy remains in force. Your policyholders will appreciate this display of unselfish interest on your part. They will remember you whenever they are ready for new assurance, and will save you the humiliation that always comes when you discover that another agent has written business with your old policyholders that might just as well have been yours. They will talk favorably about you to their relatives and neighbors and will provide you with many excellent "leads." By effective and faithful service to all of your old policyholders, whether they are or are not in a position ever to give you new business themselves, you will soon realize the full significance of the precept, "A satisfied customer is the best asset of any business and its greatest advertisement."

**PERSONALS.**

We regret to announce the death of Mr. William Cairns, insurance broker, 10 St. John Street, Montreal, in his 64th year. Mr. Cairns was connected with the business of fire and marine insurance for the past 25 years, and was much respected. We understand the business will be continued by his two sons, Messrs. Morris and George Cairns, who have been connected with the firm for some time.

Captain G. C. Coles, the well known insurance agent, Collingwood, Ont., and Stayner, Ont., writes us that he has taken his son Henry into the business. Mr. Henry Coles was formerly with the H. O. of the British America at Toronto, and has spent some time fighting for the Empire in France, where he endured many hardships, being eventually gassed, and is now honourably discharged.

Mr. C. S. Howard, lately of the foreign department of the Dominion Bank, head office, Toronto, has been appointed assistant manager of the Montreal branch in place of Mr. L. H. Seale, resigned.

Mr. John W. Ross, Montreal, has been elected a director of the Sun Life of Canada, following the retirement from the board of Mr. H. W. K. Hale, of Philadelphia.

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