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The desire to say something original often leads to the saying of what is foolish. The greater proportion of the odd sentences published in newspapers as specimens of humour are very vapid and tasteless, without a trace of any spice. The "Insurance Leader" seems to have been trying to say something outre, so it gets off the following: "Should life insurance agents be educated?" and expresses the opinion that, "a thorough knowledge is not a necessary requisite, but, on the contrary, in most cases is a positive detriment." All of which is peculiar enough, but inconsequent and absurd. What is meant by such a question, "Should life insurance agents be educated?" Does our contemporary imply that some process of education should be applied to such agents? or, that, before becoming agents they should be educated for the calling, or be educated men in the ordinary sense? The question of the "Insurance Leader" is devoid of all definite meaning, it has no more relevance to life assurance than the question would be, "Should life agents wear side whiskers, or be close shaved?" Let the query be reversed in form and see how foolish it looks. We ask, "Should not life agents be without education?" How knowledge of life assurance can be "a positive detriment" to an agent is a mystery. Ignorance of his business seems a marvellous thing to be helpful to any man. Our contemporary in straining after a novelty has made an awkward slip. The Baltimore "Underwriter" thinks an educated life agent will win the long run, and remarks:—

"However, there is something better even than a 'thorough knowledge' and that it is to be a thorough gentleman—not a tailor-made clothes horse, but a man who, clad in corduroys or jeans, feels his own self-respect and awards to every one that respect which is his due. There are many such agents who may not feel at home when entering a ball room or sitting at a swell dinner, but put them alongside a man and they

will not fail to impress him that he is talking to a gentleman—and when such an agent broaches the subject of life insurance he will never meet with a rebuff—his very politeness will beget politeness, and secure attention. The 'thorough knowledge' touching the button of politeness will set the whole machinery in motion and reap its reward."

A Lesson To Business Men.

The awfully sudden death of the Hon. R. R. Dobell is a lesson to one class of business men, to which they should take heed in time. When, as in his case, a very large mercantile business has been created and is being maintained by the energy and talents of one man, such enterprise is apt to suffer heavily by his sudden removal before full arrangements have been made for the business being continued under the conditions arising from his death. When the head of a firm of several partners, in which the capital is held largely by him, is called away, the capital is liable to be withdrawn for distribution amongst the heirs. Many a mercantile firm has collapsed from this cause, a notable case of which occurred in New York some time ago when a magnificent business had to be broken up owing to the withdrawal of capital by the heirs of the principal partner. In a position of this nature it is wise to consider whether the conversion of the firm into a joint stock company is not advisable so as to protect the enterprise from being suddenly embarrassed by an event that is liable to occur to all men at any moment. Such a policy, when well devised, ensures the continuity of a business and protects alike the creditors, the employees, the trade connections of an enterprise and the heirs of him who has been called away. The prudence of such a step, backed by a commensurate life policy, is pressed forcibly upon attention by the terrible ending of the head of Quebec's foremost mercantile firm.