

AN IMPORTANT QUESTION FOR EVERY LIFE AGENT.

(By James L. Kenway.)

How does your renewal account stand? Is it steadily increasing from year to year? It is practically stationary or are more policies going off than you are adding to it? This is a very, very important question for each agent to ask himself—and to ask frequently. Upon a satisfactory answer largely depends the consideration whether he should or should not continue in the life insurance business.

There is just one way to secure a really satisfactory renewal of your business. It is to make your policyholders understand that you are their faithful friend and adviser; that you sold them something really valuable and that you saw to it that they were supplied with exactly the policies best suited to their individual requirements.

When you deliver the policy do not merely hand it over to the policyholder and receive payment of the premium; unfold the policy, explain its provisions and advantages, see that the policyholder fully understands the terms and conditions of his contract.

If your Company issues a monthly magazine, as so many companies do, be sure that everyone of your policyholders receives this paper at regular intervals.

It is important that you keep in touch with your policyholders as far as possible, and not go to see them only when the time for paying their premiums comes around. Be especially careful to see that they receive due notice when their premiums are due. If a policyholder has been in the habit of paying an annual premium but is somewhat pressed for ready cash, do not fail to remember that he is privileged to change his policy to the semi-annual or quarterly basis.

In one word, it is essential that you make and keep your policyholder interested in his contract by proving to him that you are interested in him and desire to render him efficient service. To do this effectually it is important that you should keep always before you the full record of every policy issued to your account, its number, the name of the policyholder, the name of the beneficiary, the amount, the date of renewal and amount of the premium.

One last word—If you will turn to the published report of your Company you will find that they are paying out a very large sum every year for renewal commissions. *How much of this great sum was your share and is your share increasing?*

CAPITAL APPLICATIONS IN LONDON.

The London *Statist's* compilation shows the new capital issues in the London market in April amounted to £21,291,000, against £28,841,000 in April, 1913, and £15,470,000 in 1912. The destinations of this year's applications included £8,264,000 for home and £9,374,000 for the colonies and £3,653,000 for foreign sources.

For the four months of the calendar year the total applications have aggregated £129,896,000, which is an absolutely new record. For the same months in 1913 the total was £104,415,000 and in 1912 £75,268,000.

PREVENTION OF FIRES.

SCHEME OF ACTION RECOMMENDED BY NATIONAL FIRE PROTECTION ASSOCIATION.

The National Fire Protection Association adopted the following resolutions at the annual meeting at Chicago this month:

The National Fire Protection Association, assembled in Chicago for its eighteenth annual meeting, calls once more upon all citizens to aid to the utmost its campaign against the fire waste.

The destruction of life and created resources already suffered by the United States and Canada in the first four months of 1914 is deplorable evidence of the undiminished magnitude of this problem and the need for unceasing effort for its solution.

The inadequacy of water supplies in many cities due to their rapid growth in area and population; the more common use of explosives and inflammable oils; the growing use for manufacturing of buildings never designed for that purpose or inadequately provided with exits, and many other complex features of modern life are creating new fire hazards. These demand increased vigilance and initiative from those in authority.

The National Fire Protection Association advocates the following measures in its warfare against the needless sacrifice of human lives and property by fire:

(1) The encouragement of fire-resistive building construction through the adoption of improved codes by all states, cities and towns. The inclusion in such codes of adequate rules for exit facilities based on the occupancy for all buildings.

(2) The adoption of laws or ordinances requiring the installation of automatic sprinkler systems as fire extinguishing agents in all factories, commercial establishments and city blocks. The adoption of ordinances requiring the construction of fire division walls not only as a property protecting device but, as providing the best life-saving exit facility.

FIRE MARSHALS WANTED.

(3) The establishment by law of a fire marshal in every state, who shall be a trained man with trained assistants competent to direct the work as statistician, educator and prosecutor.

(4) The investigation of the cause of all fires by public officials.

(5) The consolidation of all legal forces so as to provide for the systematic inspection of all buildings by local firemen, and technically trained building and factory inspectors so as to insure the vigorous enforcement of rules for cleanliness, good housekeeping, and the maintenance of safe and unobstructed exits, fire-fighting apparatus and other protective devices.

(6) The especial safeguarding of schools, theatres, factories and all other places in which numbers of people congregate or are employed.

(7) The vigorous state and municipal regulation of the transportation, storage and use of all inflammable liquids and explosives.

(8) A careful study of municipal water supplies, their adequacy and reliability with special reference to their adequacy in case of conflagrations.

(9) The universal adoption and use of the safety match.

(10) The education of children and the public generally in careful habits regarding the use of fire.