

only one story to tell, we should have our proposition prepared, ready to give to the man and to discuss it with him. The big thing here is to let him do the discussing so that you will know what is running through his mind and be guided as to what further action you should take. If he decides to take the case to the board or to have it considered by large committees it is, in my judgment, highly advisable for the agent to tactfully avoid personal attendance. To get into such a meeting means many minds to control and, above all, means danger of getting into an argument with some one. For this reason it is best to work merely with the man you want to insure, or in event of a delicacy on such man's part to urge insurance that might indicate an overvaluation on his own life, to deal with the next man whom he will carry along with him in all probability for the one single purpose of avoiding such embarrassment. We must remember always that the other man is in the case for this purpose only and that the man whom we are endeavoring to insure is dominating the other man all the time and is the one man whom we must convince. And here in further reference to the meeting of large committees or boards, in my judgment, a corporation case should be left to the strong man who is our prospect in the company to fight through and not to the agent. The strong man knows best how to manage his board, how to meet any objections that may arise, how consequential or inconsequential some objections may be, whereas the agent, if left alone to champion the cause of his insurance, will be in the position of the one outsider against all the insiders and if this leads into an argument it will be a case of winning the argument and losing the case.

"Never have a needless interview. Never go in to see any one without having a definite object in view. This is necessary to save your time as well as your standing. This is the best and only guide I know for subsequent interviews. Don't talk about your big case or let it fill your mind. The reason so many men are injured in our business by soliciting the big case—or even by writing one—is that they waste their time and unsettle themselves talking about it beforehand and forever afterward. The actual amount of time a first class man can put on a big case without hurting it is really small. You are dealing with big men who think fast and who build on confidence rather than detail. Give them the big idea in a way that fires their imagination and secures confidence and you have your case started. Then never let down. Follow up your business, but never squander a call.

GREAT OPPORTUNITIES.

"Let me prophesy that the amount of insurance of various kinds that can be written and will be written by the intelligent use of business insurance policies over the next ten years will be a rapidly increasing sum reaching out by the end of that time to proportions that will make our present efforts seem feeble. It is nationally viewed as one of the great opportunities for service and possible employment of the agent, be he the type of writing the smaller cases and capable of handling the smaller business insurance or be he the type of writing the larger cases which make him feel at ease in the presence of the mighty. No business is so small but what life insurance may be of service

to it, and few businesses are so large but that the volume of life insurance available might be an important consideration to the success of the business if intelligently applied to the lives concerned."

FAILURE OF SAVINGS BANK INSURANCE.

Savings bank insurance in Massachusetts, which was started and is supported by some wealthy advocates of the idea, aided by State subsidies, is reviewed by Commissioner Burton Mansfield, of Connecticut, in his annual report. Owing to the extraneous help towards expenses, the rates are about 25 per cent. less than the rates of the industrial life companies. Nevertheless, although the system was first established in 1908, only four savings banks out of nearly 200 have taken it up and the number of policies in force in the middle of 1915—after seven years' operations—was only 10,217. Something like an agency system has had to be established through the co-operation of employers of labour, while the business instead of being written in a large percentage of cases for persons receiving moderate wages is in fact being taken by well-paid workers, who are insuring for the maximum amount and frequently in two or more banks at the same time and in the more expensive forms of insurance, such as 20-year endowment and 20-payment life. It appears in fact that savings bank life insurance is not being accepted by those who would most profit by it, but rather by those who really do not need it and for whom it was not intended in its inception. The lapse ratio is about the same as in the regular industrial companies, and the savings bank life insurance idea has not seemed to the commissioner, after watching it in practice, to warrant any very serious consideration.

LIFE UNDERWRITERS' CONVENTION.

The annual convention of the Life Underwriters' Association of Canada has been fixed to take place at Hamilton from July 19th to 21st. Prospective speakers include Mr. E. A. Woods, of Pittsburgh, head of perhaps the largest general life agency in the world and president of the National Association of Life Underwriters, who will speak on the subject of Salesmanship; Messrs. W. J. Graham, head of the Equitable Life's group department; W. M. Horner, of Minneapolis, whose advocacy of the use of "human interest" life insurance advertising is well known, and Hon. J. V. Barry, of the Metropolitan Life, New York. The Canadian speakers will include Messrs. J. B. McKechnie, general manager of the Manufacturers' Life, "By-products of Life Insurance;" J. F. Weston, general manager of the Imperial Life, Toronto, "Patriotism of Life Insurance;" W. J. Langstaff, of the Dominion Life of Waterloo, on "Facts, Figures and Fallacies of Life Assurance Canvassing;" T. C. Tweed, of the Northern Life, on the "Training of Agents," and Mrs. G. R. Baker, of the North American Life Woman's Department, on "Woman in the Life Insurance Field." Mr. E. R. Machum, of Halifax, will open a discussion on the cut-rate question, and Mr. E. Marwick, of Hamilton, will take the negative of the debate "Resolved that the rate book contains too many plans."