

MR. JOHN EMO.

Mr. John Emo, general manager and secretary of the Globe Indemnity Company of Canada, whose portrait we publish this week, has been associated with casualty insurance for about thirty years, his connection with the business going back to the early days of casualty insurance in Canada. He was connected with the organization of the Canadian Railway Accident Insurance Company, which commenced business under Mr. Emo's management in 1895, its head office being at Ottawa. The success of Mr. Emo's methods was manifested in the strong position attained by his Company—a purely Canadian undertaking—which steadily advanced in volume of business, in resources, and in those features of casualty insurance which are attractive to applicants and eminently satisfactory to policyholders. Mr. Emo has happily combined conservative methods with liberality and economical administration with enterprise.

The Canadian Railway Accident Insurance Company, after a successful career of fifteen years, was purchased in 1910 by the Liverpool and London and Globe Insurance Company, and two years later, in 1912, its head office was removed from Ottawa to the parent institution's buildings in Montreal. Under an Act of Parliament assented to on April 3rd, 1914, the name of the Canadian Railway Accident Insurance Company was changed to the Globe Indemnity Company, under which title the Company transacts a large and steadily increasing business. Additionally to its own ample assets, the Globe Indemnity has its policies guaranteed by the Liverpool & London & Globe Insurance Company, whose assets are over \$60,000,000.

The Globe Indemnity has a well equipped agency force extending from the Atlantic to the Pacific, and its policies, which are broad and up-to-date, embrace accident, sickness, burglary, automobile and guarantee insurance and also liability and compensation insurance of all kinds.

UNLICENSED FIRE INSURANCE.

Fire underwriters operating under a Dominion license and paying the multitude of taxes demanded of them have been interested to learn that they have the sympathy of the Minister of Finance in regard to the unfair competition with them by unlicensed companies which pay no taxes. In the course of Wednesday's debate at Ottawa, Mr. Nesbitt, of North Oxford, pointed out that much of the fire insurance in Canada was carried by large companies in other countries which took out no license and contributed nothing to the revenues. These were escaping the special war taxation.

Mr. White replied that the only way the Government could impose a tax in such cases would be to place it on the premiums. The tax would thus be paid by the individual and not by the company. He felt some sympathy for the licensed companies under the circumstances and felt that some step might well be taken to bring the unlicensed foreign companies under the control of the Dominion Government. He proposed to give some consideration to this subject.

APPOINTING AN AGENT.

Two years ago, I asked one of the ablest of Canadian Life managers, whose Company is a splendid monument to his skill and fidelity, "What is your guiding principle in the selection of an Agent?" His reply was candid, to say the least. "I have been in the business for thirty-two years; have appointed hundreds of agents; and I now know just as little how to pick out a good man as I did when I started out." I have often recalled his answer, realizing, of course, that due allowance should be made for his modesty, and it has interested me to make the same inquiry as occasion offered among other officials whose duty it has been to select and supervise the field forces of their companies.

It is interesting to record the consensus of opinion among these men. They agree that there is a great element of chance—of luck. The most promising candidate often turns out the most dismal failure, and per contra, the heavy, phlegmatic, unprepossessing novice may develop into a reliable, steady producer. There is, however, one point upon which I have found a striking unanimity of opinion. The agent most likely to succeed, is the man who takes up life insurance work *because he believes in the great institution of life insurance*, and determines to make his livelihood in a vocation that has appealed to his highest sentiment.

On reviewing the careers of the many agents that have served (or otherwise) the Company with which I am connected, and who have mostly "come and gone," I find a striking confirmation of this opinion. The men who have remained, who have built up a business profitable to themselves and to the Company, are all (without any exception whatever) men who labour in the field of life insurance because, first and foremost, they know the work they are doing is good work. They believe in life insurance, not primarily because it offers them a means of livelihood, important though they knew that to be, but because their hearts are in their work for the work's sake.

It may be remarked that this holds good of any man in any line of business. That is true to a large extent, but I am firm in my conviction that while important in other occupations, it is a vital necessity for real success in the field of life insurance.

We all know the trials, the discouragements, the disappointments that come to every insurance agent. He is not selling to his client goods which that client can resell at a profit—goods that are a daily necessity to the merchant or trader. He is selling a promise to pay at some future, usually undetermined, date. When business is dull, prospects scanty, and collections poor, encouraging words from his supervisor and even the offer of additional compensation, rewards or prizes, give but temporary encouragement. The stimulus is not lasting. But the man who believes in his work for its own sake, rises superior to discouragements. His feet are planted upon the rock of conviction, and that conviction and the enthusiasm it engenders, carry him through his difficulties to final victory.

J. L. KENWAY.

The war has tested the life insurance companies. They hold on their way while speculative enterprises strew the shores—a world of wreckage. This is one of the facts that should help to fill the pockets of the alert agent.—*Mutual Life of Canada.*