

## HOW TO POPULARIZE LIFE INSURANCE.

In discussing ways and means adopted for popularising Life Insurance, The Review, London, Eng., says :—

The practice of modern insurance, more especially life assurance, may be said to have commenced fifty years ago, and it would therefore be absolutely futile to suggest that during the period mentioned nothing had been attempted with the object of popularising life assurance. One has only to reflect for a few moments to recall numerous instances in which, by the usual methods of publicity, the subject has been proclaimed in such a manner that those who run may read. It is, however, an astonishing fact that in almost every case the man has been directly appealed to.

It is not suggested that ways and means have not been adopted to popularise the subject of life assurance. In fact, it may be stated most emphatically that many and varied ideas have been exploited to the fullest extent and, further, it may be recorded, with excellent results. Yet there remains a good deal to be done in advocating life assurance, a matter which is of the greatest importance to the good of the people. Hence, we return to the subject in the full knowledge that we are, to a certain extent, traversing a beaten track and re-stating an oft-told tale. We have, however, satisfaction in knowing that all methods may be brought up-to-date and presented with a reasonable measure of success. Human nature is a weird and complex problem, and what may have been a comparative failure twenty years ago with redressing may prove, and has been proved in many instances, a gigantic success. Therefore the principles that apply to any object of life may and do apply to the subject we are discussing, and which, in order to obtain the fullest value attaching thereto, be approached from a sympathetic standpoint.

In considering the various, not to say multitudinous, methods of bringing the value of life assurance to the notice of the public one is struck by their similarity. Each company has its own ideas, but they are all summarised in the statement that the appeal is mostly made to men. There can be little with which to find fault in this direction, for the bread-winner is the one who provides the premiums but—and it is a significant but—has the woman's influence in life assurance been properly and carefully considered? Has it been cultivated? And, if not, why not? Her importance in mundane affairs cannot be too highly estimated, and the power she has on the actions of mankind is either passive or active—to the good or otherwise. We are afraid that in so far as life assurance is concerned ignorance of its principles and of its beneficent effects makes her in many instances a very antagonistic individual. Where the expenditure may be regarded as for a deferred object she is prone to throw her influence in the balance on things of a more tangible nature, to accept the present and allow the future to take care of itself. It is to combat this

influence that life assurance evangelists must be provided not only with convincing arguments, but with statements regarding the subject which will appeal readily to her intelligence and which should set forth the accruing results in a clear and concise manner.

## MANUFACTURERS' LIFE INSURANCE COMPANY.

The following changes have been announced at the head office of the Manufacturers' Life, Toronto :—Mr. Robert Junkin, manager of agencies, having expressed a desire to retire from the active duties his office involved, the Directors have acceded to his request. Mr. Junkin's valuable services, however, will not be entirely lost to the Manufacturers' Life, as the vacancy on the Board of Directors has been filled by the appointment of Mr. Junkin to the Directorate.

Mr. Junkin entered the service of the Manufacturers' Life in May, 1895, as superintendent of agencies. His popularity among agents throughout Canada is well known, and his retirement is a matter of great regret by the agency force. His numerous friends will be glad to know that the Directors have seen fit to recognize his ability and long service by electing him to the Board of Directors. We understand that Mr. Junkin is at present in Florida enjoying a well-earned rest among the orange groves.

Mr. Alexander Mackenzie, assistant manager of agencies, has been appointed manager of agencies, to succeed Mr. Junkin. He has been connected with the company since 1916, and previously with the Federal Life, Hamilton, holding the important position of manager of agencies until that Company was absorbed. Mr. Mackenzie has had long and valuable experience in the agency field, both in Canada and in the foreign field, and is well qualified to perform the duties of his new and important position.

Mr. A. J. Prest, who has been secretary, has resigned to become assistant manager for Japan. Mr. Prest has been connected with the Company for the past seventeen years, at the head office, where he was most popular with every one connected with him in business. To succeed Mr. Prest, Mr. E. S. Macfarlane, assistant secretary, has been appointed secretary. He entered the service of the Manufacturers' in 1903 as accountant. It is pleasing to know that the present secretary, as well as the former incumbents of the office, began his insurance career with the Manufacturers' Life. Mr. Macfarlane is eminently qualified to discharge the important duties of the office to which he has been promoted.

**The LIFE AGENTS' MANUAL**  
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