



A PORTION OF MONTREAL HARBOR.

The Life Assurance Agent.

Were a school established where men could enter and study the science of life assurance, it would meet the approval of every right-minded, progressive manager in the business. A thorough knowledge of the principles can be taught any man of average intelligence, as law, medicine and mathematics are taught him now; lacking the school, a man may study the principles of life assurance, the various plans of numerous companies, and arguments *pro* and *con.*, and be greatly benefited thereby; but lawyers, doctors, clergymen and many other professional men, who have learned all that the schools teach, are often failures because they lack that indescribable something which is present and apparent in every successful man, but is not found in the books nor taught in the schools—tact and a knowledge of human nature.

Every failure weakens the agent, and,

though he may start out with great hopes, failures discourage, until he finally decides that he is not fitted for the business. Each interview, including the first, should be a persistent effort for an application, and nothing should be left undone that will achieve that end.

The largest producer in the country could not make his salt trying to find men all ready to assure, but every man that writes a large business does so because of his ability to convince men of the necessities and advantages of life assurance, and that end can be accomplished as well at the first as at any other interview.

Having had one interview, others should follow in quick succession, as nothing in this world succeeds like success, and nothing is more disheartening than failure.

Many agents console themselves in failure by quoting the old saw, "Successful men are born, not made," and