

CO-OPERATION WITH NEW AGENTS; RESPONSIBILITY OF SUPER- INTENDENTS.

(By George H. Gaston, Metropolitan Life.)

There is an old saying that a man is judged by the company he keeps, and there is a lot of truth in it. It is a fair judgment, however, only when the individual upon whom it is passed has a say in the selection of his company. Any worthy man's preference, in his business as in his social life, is naturally for agreeable, helpful companions whose character, intelligence, and ambitions are an inspiration to him; companions with whose aims and methods he is in full sympathy; companions whom he respects and who respect him, who are good fellows in the best sense of the term.

In our field of endeavor an agent has opportunity, at least occasionally, to choose future associates for himself, for no one is more likely to meet eligible candidates for our field work than are our present agents. They come in contact with all classes and conditions of people, and in their daily work are bound to now and then run across a man who is misplaced in the employment he is following—who through his natural qualifications is fitted for, and, if given the opportunity, would prove his worth as an agent. When such a man is discovered it is an act of kindness for the agent to talk with him out of his own experience and encourage him to seek an interview with the superintendent of the district with a view of being appointed to our service.

NECESSITY OF CAPABLE AGENCY STAFF.

In connection with the foregoing, however, and as to all candidates for appointment, the superintendent must steadfastly resist any possible temptation to follow along the lines of least resistance. The certain fact is sometimes ignored that an incapable or mediocre staff will never produce more than an indifferent record, and that the creation of a capable agency staff furnishes the only sure foundation for the successful upbuilding of the business. Men whose services are the easiest to enlist are generally those who have failed in other employment, or are rolling stones, shifting from one thing to another, or are temporarily out of work and are seeking something merely to tide them over until they get back their regular job. To men of this description an industrial debit looks good, and they often get it simply because they are nearest at hand and are most conveniently available to fill an existing vacancy. Such an appointment, however, is not only a doubtful expedient, but is almost certain to prove a costly exercise of bad judgment.

Practically the same methods should be employed to secure men for our business that are followed in canvassing for ordinary business. To illustrate, it is known that in every locality there is a considerable portion of the community made up of uninsured lives that are eligible for ordinary insurance. Where they are is not known. They have to be sought out and talked to, hard. But being canvassed for, we gain their patronage, notwithstanding that they are very much more difficult to convince that they ought to pay money to the company for the protection that is offered them than a likely man for an agency is that he ought to let us pay money to him while he is building up a future for himself with us. By the

same token who, and where, future recruits to our agency staff are, no one knows at the moment. The best of them will be enlisted by the personal effort of the superintendent and deputy, and through introduction from others, as, for example, by present agents, as we have suggested.

CAREFUL SELECTION.

Out of many who are interviewed few will be chosen. The careful, painstaking selection this involves is, however, well worth while, for the one thing indispensable to the perfection of the organization of a district staff is finding the right man for appointment, with or without a debit. It is very much more important than the production of a satisfactory amount of new business within a given period. We go further and say that if a vacancy exists, and to canvass for a suitable candidate to fill it involves the temporary neglect of canvassing for new business, preference should be given to canvassing for the man. Once the staff of a district is composed of intelligent, capable, representative men, the production of an adequate amount of new business becomes almost automatic. Moreover, such a staff needs less looking after, the cost of supervision is reduced to a minimum, changes are infrequent, and the mental and physical wear and tear otherwise suffered by those charged with the administration of the affairs of the district are appreciably lessened.

MR. L. G. ATKINS.

Mr. Leonard George Atkins, F.I.A., A.A.S., well known to Canadian insurance men by reason of his former attachment to the Canadian head office staff of the London & Lancashire Life, at Montreal, has been appointed actuary of the Scottish Metropolitan Assurance Company, of Edinburgh. Mr. Atkins, who retains his position on the actuarial staff of the London & Lancashire Life, became a fellow of the Institute of Actuaries in 1909, in which year he joined the staff of the London & Lancashire Life in Canada, being transferred to Head Office in 1913.

NEW INSURANCE COMPANIES' EXTENSIONS OF TIME.

The legislation giving extensions of time to new insurance companies is in the following terms:—"Any insurance company whose power to apply for a license under the provisions of The Insurance Act, 1910, will expire before the end of the next session of Parliament, may obtain an extension of such power until the end of the next session of Parliament, by filing a notice with the Superintendent of Insurance in form 1 of the schedule to this Act within two months after the passing of this Act, and paying to the said Superintendent a fee of one hundred dollars."

Canadian patrons of the fake fire insurance companies with which the name of the late Frank W. Anthony was prominently identified will be interested to know that his son, Claire Webster Anthony of Brooklyn and an associate, Ronald F. Brennan, have been sentenced to 13 and 15 months' imprisonment respectively by a United States district court in Delaware for misuse of the mails in operating these companies.