

LIFE AGENTS CHANGING COMPANIES.

As a rule, experience has shown that when an agent has become closely identified with a good company which has treated him with fairness, and with the plans and methods of which he has become thoroughly familiar, a change is to his and the company's disadvantage. His success depends largely upon the degree of confidence with which he has inspired the people with whom he has become acquainted. Both the merits of his company and the desirability of any particular plan of insurance are accepted in good faith in proportion as the would-be insurant believes in the integrity and good judgment of the agent. If he is successful he will convince his clientele that the company which he represents is the best company, all things considered, in the business; it logically follows that if, for any reason, he leaves the company which he has represented and whose merits he has advocated for the service of another, the influence of the agent is impaired in the community. If he remains in his old field it will be exceedingly difficult to regain the measure of confidence formerly enjoyed, though this is by no means impossible. At the best, however, the transfer cannot be made without temporary, perhaps permanent, loss. Notwithstanding this, there are cases where the agent is fully justified in changing companies. If his company manifests a disposition to treat him shabbily by the imposition of uncommon and unnecessary restrictions and habitually ignores his respectful suggestions touching business-getting in his field, placing him at a disadvantage with his competitors, it may be wise to make a change. To transfer allegiance from one good, square-dealing company to another for the sake of change, or because an apparently better offer as to commissions or territory is made by a competing company, is quite another thing, however. The homely old adage about the shoemaker sticking to his last is applicable to the average life insurance agent. In most cases it will be found that his permanent interests lie in continuous service with the company with which he has become identified. There are exceptions, but they are not numerous. Under any circumstances a life insurance agent will find it desirable to avoid using depreciatory language regarding rival companies with intent to injure their reputation, as this only provokes retaliation; which cannot fail to damage both himself and the interests he represents. Where a company is looking out for a suitable agent to occupy an important field, the one who has made himself obnoxious by attacks upon competitors is not as favourably regarded as the one who, other things being equal, can point to success achieved by diligence, by skill, by agreeable manners, by conduct which has won popular esteem.

OUTSIDE AND UNLICENSED INSURANCE.

The frequency with which prominent fire insurance agents are circularized throughout Canada for surplus business by individuals and brokerage firms having no responsible status or license so far as Canada is concerned to solicit business in Canada, is indicated by the many circulars which have lately been received by agents from various firms having addresses in the United States. Some of these circulars have been sent to The

Chronicle Office by subscribers who received them and as a matter of interest we publish below a copy of the latest, withholding the agent's name to whom it was addressed. The circular bears the printed heading of W. L. Webster & Co., Inc., 1 Liberty Street, New York, and reads:—

Dear Sir:—

We beg to request that you consider the question of forwarding your surplus business to this office for our "Brokerage Department" to place for you.

This department has been organized for the sole purpose of assisting out-of-town agents to complete the placing of such accounts as they find difficult to arrange in their local markets.

In order to attain the greatest degree of efficiency we have arranged, and have at our disposal a market embracing practically every insurance facility obtainable, and we ask only that you kindly get in touch with us at your earliest convenience, so that we may have an opportunity of demonstrating the excellent services, which we believe we are in a position to render in this respect.

Faithfully yours,

(Signed) EARLE C. SMITH,
Secretary.

Comment should not be necessary, as it is hoped agents will not jeopardise the interests of their clients.

FOR THE LAND'S SAKE!

Two Tommies went into a restaurant over on the Eastern front and said to the waiter: "We want Turkey with Greece."

The waiter replied: "Sorry, sirs, but we can't Servia."

"Well, then, get the Bosphorus."

The boss came in and heard their order and then said: "I don't want to Russia, but you can't Rumania."

So the two Tommies went away Hungary.

HOW A FIRE POLICY MAY BE VOIDED.

1. Failure to pay premium at the proper time.
2. Change of title or ownership by sale, gift, marriage settlement, devise—any way but by descent—without the consent of the company.
3. Mortgaging the property insured, real or personal, when prohibited by the conditions of the policy, without the consent of the company.
4. Foreclosure proceedings without the consent of the company.
5. False statements in application (when applications are taken) relating to title, encumbrance and other facts material to the risk.
6. Other insurance without the consent of the company.
7. Permitting buildings insured to become vacant or unoccupied for more than ten days without the consent of the company.
8. By taking in a new partner without the consent of the company.
9. Increase of risk by keeping prohibited articles on the premises or by change of occupancy of the premises insured.
10. By the removal of personal property to a new location without the consent of the company.
11. The erection of an exposure to the property insured without the consent of the company.