

## OBSTACLES THE LIFE MAN IS UP AGAINST.

No one can deny the existence of the impression that the life assurance agent is a nuisance, said Mr. William May, inspector of the Sun Life, before Toronto Life Underwriters. One can see it come to light in the expression which comes over a stranger's face when the errand is stated. Each underwriter has to fight it, has to work hard to create a new, a more favorable impression before he can make a sale. Its presence must, however, be realized and its existence stamped out. No one individual can do that, but to the underwriters' association working through each field man, its elimination should be no difficult task. For that obstacle was undoubtedly created by the fieldmen of yesterday, and is being perpetrated by a few of them to-day.

### UNFAIR COMPARISONS.

Take another of our daily obstacles—viz., distrust created by unfair comparisons between company and company. This practice when indulged in always does harm, not only to the company and its agent against whom it is used, but also to the company and the agent who makes the comparison and even worse than that to the whole life assurance movement. None of us object to fair competition, no matter how keen it is. Competition keeps the brain from getting torpid. But, when in the stress of competition an agent stoops to hit below the belt by either exaggerating his own figures or misrepresenting those of his opponent, then, as a class we ought to condemn him, or in the end of the day it will be worse for ourselves.

If an agent makes an unfair comparison, his competitor will do his level best to upset it and between them the prospect will conclude that all agents are liars, and many innocent underwriters will suffer for the mistaken policy of two. In preventing this, the association has done and will continue to do valuable work. For it is only through the association that we can be made to realize that it is our function to sell life assurance properly. If we can do that then we will have no difficulty in disposing of the policies of the particular companies we may represent. It is through the association and through the association only that there can be brought home to us the fact that life underwriters are all rowing in the same boat and that we are all bound for the same port. If some of us row in one direction and some in another then we are likely to be long at sea. If a few insist on rocking the boat we will all be wet and if the winds and the waves of an adverse public opinion come upon us we will all be drowned.

### DISSATISFIED POLICYHOLDERS.

The greatest of all our obstacles is the influence of dissatisfied policyholders. Happy is the underwriter who has never met this obstacle. In some cases the dissatisfaction was caused by the companies themselves, but in most cases if the trouble is traced to its source, it will be found that the dissatisfied policyholder was created either by carelessness or inefficiency of the agent who sold the policy. It would be a difficult matter to estimate exactly the harm underwriters of to-day suffer or the extra trouble they are put to through the work of the inefficient underwriter. Oftimes the distrust created is not

expressed and we wonder at the coldness of our reception. Sometimes it is vehemently expressed and then we condemn bitterly the action of the man who, in order to write a \$1,000 application destroyed the possibility of writing ten or twenty thousand. This trouble may not have been created through the deliberate dishonesty of the agent. In many cases it was through the ignorance of the policyholder aided and abetted by the carelessness or the inefficiency of the man who sold the policy. The point I wish to emphasize is, that the selling of the policy is not the end of our work. The mere satisfaction even of the policyholder is not the whole fulfilment of our duty. To be real life underwriters we must be in a position to judge of our client's circumstances, to have selected the policy fitted for his needs, and to have sold him that policy even in spite of himself.

The clever salesman can sell the public anything with a seal on it and a schedule of values attached to it. The variety of plans are amazing. Only an expert insurance man understands them all. How then can the busy layman with his hundred other interests be expected to select intelligently. Explain the policy to him carefully, advise wisely, direct thoughtfully. If to the best of your ability you are his counsellor, then you have found a friend in life assurance, but if you take advantage of his ignorance, the day will come when he will condemn you and your work.

### WHEN MURDER IS AN ACCIDENT.

The House of Lords by four to three decided on April 6, that murder may be an "accident" within the meaning of the Workmen's Compensation Act. The case was that of an Irish teacher who was killed by some of his pupils. Counsel have twice argued the case before the House of Lords. On the first occasion four law lords were equally divided, and to prevent another tie a specially strong court of seven judges, including Lord Reading, was summoned. All the seven had prepared long and elaborate judgments, which they read the other day. The decision progressed in see-saw fashion. After six judges had read their opinions, which occupied about two hours, the question "Is murder an accident?" was still in doubt. The following table of the judgments in the order given shows how the score reached three all:—

Lord Haldane	Yes.
Lord Loreburn	Yes.
Lord Dunedin	No.
Lord Atkinson	No.
Lord Shaw	Yes.
Lord Parker	No.

Then Lord Reading, in another long judgment, settled the matter by deciding that murder might be "an accident arising out of and in the course of the employment." The effect is that the schoolmaster's mother will now receive from the school managers the compensation which the Irish courts awarded her long ago.—*Policyholder.*

"Some Life Assurance Pointers" is the title of a new life insurance manual, by G. A. Hastings, published by the *Monetary Times*, Toronto. The pointers are pertinent, and the manual should have a distinct field of usefulness.