

MUTUAL OF CANADA'S AGENTS MEET.

Members of The Century Club of The Mutual Life of Canada and the general agents held a most pleasant and inspiring series of meetings at Niagara Falls recently. The beautiful weather conditions that prevailed throughout added greatly to the cheerfulness of the party of eighty, and the function was easily the most successful of the kind that has ever been held during the long history of this Company.

While a good part of the time was given to serious study this did not prevent the members of the staff from "getting together." The Convention was splendidly entertained at the Clifton. There was ample time allowed for sight-seeing and the various points of interest were visited at one time or other during the three days. Nor was the bowling green deserted for The Mutual of Canada has some notable bowlers and tennis players as well.

We give below a very brief resume of the most important papers and addresses that were delivered. A number of these of course dealt with subjects mainly of interest to those connected with the Company. We quote only those articles that will likely be of general interest.

At the first meeting, the Century Club convened and on motion of Mr. J. G. Taylor, seconded by Mr. W. J. Twiss, Mr. T. R. Earl, the veteran superintendent, was elected permanent Honorary President, which honor was accepted by Mr. Earl with a few words in which he endorsed the Club movement, but hoped that it would in time be supplemented by a \$200,000 Club.

Mr. McDuff, the president, who acted as chairman, gave a cordial greeting to Club members and visitors to the first gathering of the society. Mr. McDuff referred to the effects of the war on the production of new business and predicted a tremendous period of expansion for Canada after the declaration of peace, an expansion in which the Mutual and its Club members would share.

THE EFFICIENT SOLICITOR.

Mr. C. E. German read a fine paper on "The Efficient Solicitor." Mr. German held that there were three leading elements in efficiency.—

1. Physical Efficiency. No man can achieve much in the difficult business of securing life insurance who is handicapped with poor health. No means should be neglected in order to attain and retain good health. An agent should take himself in hand and train himself as a racer would. Physical fitness gives zest and force to an agent's appeals.

2. Intellectual Efficiency. In pleading for intellectual efficiency the speaker said that he did not refer to mathematical ability nor literary ability, but rather knowledge of the prospect, the policy and the rate book. Avoid technicalities and appeal to the prospect as a man with duties and responsibilities. Avoid also criticisms of other companies and concentrate attention on the merits of the Mutual.

3. Emotional Efficiency. With such a Company to represent as The Mutual of Canada, there was no reason, Mr. German thought, why an agent should lack enthusiasm in making his representations. It required no effort for an agent to be loyal to the Company, loyal to the prospect while

true to himself. To the good doctor the patient is more important than money or fame and to the good agent the interests of the prospect are more important than the prosperity of the agent himself. This is the spirit in which one should approach one's work, and is the ultimate element in efficiency.

MUTUALISING WESTERN CANADA.

Mr. MacBeth of Regina, the second Vice-President of the Club, then spoke on the subject of Mutualizing Western Canada. The speaker said success demanded two things—thorough organization on the part of the Manager and facilities for the rapid completion of business on the part of the Head Office. Special consideration should be given to men who worked among prospects who lived at great distances from the branch office. Especially did Mr. MacBeth appeal for a more rapid means of checking the medical reports.

LIFE INSURANCE AS AN ECONOMIC FACTOR.

Subsequently Mr. Reany, the District Manager at Saskatoon, Sask., spoke on "Life Insurance as an Economic Factor." The essayist showed that individualism was essentially a characteristic of the Canadian, because the Canadian was a self-reliant immigrant, while his environment here tends to confirm his individualism. But we must meet this by a fair regard for community interests, especially in industrial centres. Our wage-earners are not frugal. The number who achieve independence in old age among all classes is lamentably small. Said the speaker, "I have been told by more than one barrister that in the settlement of estates there is in these days practically no money available except the proceeds of life insurance."

One of the briefest and at the same time one of the brightest of all the discussions was Mr. Heale's dissertation on the all important factor of courage in the life agent's equipment.

MR. CRONYN'S ADDRESS.

Mr. Hume Cronyn addressed the agents on the subject of "The Broader Vision." Life insurance, said Mr. Cronyn, is yet in its infancy. There are vast fields to be conquered yet. Go to the "big" men and show them the necessity of protection for their industries by means of policies on the lives of their members; go to the common people and show them how their homes may be conserved by means of this ideal protection. Plan to bring the blessings of life insurance to the whole people so that the unprotected home may become the exception. Every form of social service should be engaged in as far as time and strength will permit.

Mr. Bowman's address was a stirring call for efficiency in view of the tremendous expansion which Canada would surely experience at the close of the conflict. Efficiency must be developed if we are to face successfully after the war problems.

The Managing Director closed the series of meetings with a brief résumé of what had been said and done. He expressed the opinion which was shared by all that the Convention had been a great success both socially and also from a business view-point. Mr. Wegenast felt that as a result of the success of the present series of meetings it was likely that they would be repeated, which declaration was received with rounds of applause and the expression of the opinion that the Managing Director "is a jolly good fellow."