

Life, also signified his intention of joining. The following were elected as officers for the ensuing year:—L. Patton, President; James Robertson, Vice-President; H. B. White, Sec.-Treasurer. The Association meets on the first Monday of every month, at which meetings short papers are read by some of the members, after which a discussion generally takes place. Since organization two new members have been enrolled—C. W. McLean, of the Mutual Life of New York, and M. C. Dowsley, of the Crown Life; also T. H. Weatherhead, North Augusta, Sun Life.

The present officers of the Huron Association are:—Pres., Johnson Harris; Vice-Pres., A. Waddell, Sr., Sec.-Treas., Jas. Stewart. Executive—Messrs. Hilliard, Penphraser, Brown and Langan. Delegates to Convention—A. Waddell, Sr., and R. J. Stevenson.

In New Brunswick Province.

On June 13th, 1906, about a dozen gentlemen engaged in life insurance met in the St. John, N.B., board of trade rooms and decided to form an association. At an adjourned meeting three days later, the following officers were elected:—Mr. E. R. Machum, Manufacturers' Life, President; Mr. G. W. Merritt, New York Life, Vice-President; Mr. G. C. Jordan, Sun Life, Secretary; Mr. G. W. Parker, Confederation Life, Treasurer. By-laws and a constitution were later adopted, and from time to time changes were made to suit the varying circumstances. At the annual meeting in January, 1907, the same officers were re-elected, and Mr. H. A. Austin, New York Life, the oldest insurance agent in the province, was elected honorary president, to which position he has been re-elected at each succeeding annual meeting. In 1908 officers were elected as follows: Mr. G. W. Merritt, Great West Life, President; Mr. A. H. Wetmore, Metropolitan Life, Vice-President; Mr. J. M. Queen, Canada Life, Treasurer; Mr. J. W. V. Lawlor, New York Life, Secretary; and in 1909 the same treasurer and secretary were re-elected, with Mr. A. H. Wetmore, Metropolitan Life, President; Mr. F. S. Bonnell, Northern Life, Vice-President.

In March, 1909, President Wetmore tendered his resignation, as he was to engage in other business, and Mr. G. C. Jordan, Sun Life, was elected President. The Association meets in White's Restaurant, where a private dining-room is generally reserved for them, at 12.30 p.m., on first Monday of each month except January, in which month the annual meeting is held on 2nd Monday.

Working Hard for the Association Movement.

At a considerable number of meetings, papers have been read by members and, usually, fully discussed. All matters of interest to the Association are noted and legislation affecting life insurance interests carefully watched.

The disadvantage of a Monday meeting is that sub-agents in the industrial companies are too busy collecting to attend. A change of meeting day has been discussed, but it seems to suit the managers best to have meetings on Monday.

The average membership is about twenty, which is good, considering total number engaged in this city in life insurance.

The best of good feeling and perfect confidence exists among the members, and while all are keen for business, the competition is always honorable and the loser will nearly always be found saying some good words for his more fortunate competitor who got the signature on the dotted line. No member of the Association would be guilty of giving a rebate, and the gentlemen not members of the Association seem to have learned that it is not necessary to do so. This Association much appreciates the good work done by the parent Association, and is willing to do everything in its power to forward the Association idea.

Nova Scotia Forging Ahead.

The Nova Scotia Life Underwriters' Association was organized in Halifax on June 25th, 1906, with a membership of six. This has since increased to twenty-five. The first officers were:

W. J. Marquand, President; A. E. Lawson, Vice-President; E. E. Boreham, Secretary, with the following as Board of Management: H. S. Crosby, T. F. Conrad, J. T. Wilson.

Mr. Marquand held office as president for three consecutive years, and did much to advance the association movement in Nova Scotia during his terms of office.

The meetings are held on the first Monday of each month. The interest has kept up wonderfully at these meetings. There is usually a paper of interest to field workers, and a friendly discussion follows the readings; this has certainly done much to keep the interest. That the Nova Scotia Life Underwriters Association has justified its existence there is no doubt. The conditions in the insurance field work since its organization have greatly improved, and rebating, twisting, etc., are being eliminated. "There are still a few sinners," Mr. Crosby, the secretary, tells the Monetary Times, "but we hope to corral them before long."

The annual meeting is held in June, and something special is arranged for this occasion in order to make it interesting for the out-of-town members. The day's proceedings are closed with a banquet. The present officers are:—President, J. T. Wilson, Canada Life; Vice-President, H. S. Crosby, North American Life; Secretary-Treasurer, H. Cole Evans, Union Life. Board of Management: S. M. Beardsley, Manufacturers Life; M. C. McLennan, Excelsior Life; E. C. Hanrahan, Sun Life.

A large increase in membership is looked for during the coming year.

Of the Movement in Manitoba.

Mr. T. F. Conrad says that in Manitoba they have hitherto been somewhat behind in association movement work. But now in the Life Underwriters Association of Manitoba, there is one of the largest and most flourishing associations in Canada. The present year has been good for Life Insurance work in the West. A fine crop is now being harvested in good condition, and the indications are for more than the average price, and "life" business should show considerable improvement during the balance of the year. "We need," Mr. T. F. Conrad tells the Monetary Times, "the influences of a good strong association, so that as far as possible the standard of the life insurance solicitor may be raised to a higher level, and the free lance who like a soldier of fortune is ready to sell his services to the highest bidder, and does to be sure a considerable business under high pressure methods, may be held somewhat in check, and that the practices not indulged in by these gentry to secure applications for insurance may not become widespread."

Must Stop These Practices.

"Just as certain as we are of the fact that one dissatisfied policyholder will do more injury to his company than ten satisfied ones can do good, will one of those so-called executive specials do far more harm than a dozen good honest conscientious solicitors can do good. I regret to say that a number of these men have come over from the south, and while they are instrumental in selling a large volume of business, the information I have goes to show that this business, is not being done along proper lines, and is not such as will tend to establish confidence in the business, in the communities where they operate, and if the association movement can be enlarged so as to embrace the active workers in all the companies, it will, without doubt, tend to prevent the employment and endorsement of these gentry by some of our companies, who for reasons best known to themselves, stand aloof from the association movement. I am sorry to say we have not been able to interest all the companies doing business in this province in Association work, but we have not abandoned the hope that they will see that we are working along proper lines and that they can best assist us in that work by joining forces with, and not standing aloof from us."

THE OFFICE AND THE FIELD MAN.

An Actuary's Outdoor Experiences—Training of the Indoor Man.

By "Actuary."

It is a common saying that all depends on one's point of view. Few people have the training and environment necessary for breadth of view, and therefore all of us have a natural bias of some kind or other. The position of the field man and the office man in relation to life insurance illustrates this point. The man in the field sometimes, wrongly or rightly, concludes that the officers of his company have an entirely biased perspective of his work; that they are unsympathetic and unappreciative. The office man on the other hand may think that the work in the field is easy; that because business is not coming in the agents are not trying, and perhaps, too, he may have other and more serious misconceptions. It is highly desirable, therefore, to get close to one another, and not only see ourselves as others see us, but see others as they see themselves. Actuated by such feelings, I have always made it a point to know as much as possible about the work in the field, and have in a modest way contributed to the new business of the company.

An Experience in Securing Applications.

In soliciting life insurance one soon observes the inherent difficulties of the business and the obstacles confronting the agent. I remember a personal experience some years ago which gave me my first real insight into this. Driving out a number of miles in the country, I had after great persuasion and tact procured applications from four members of one family, and returned to my starting point greatly elated at my success and with the conviction that I had undoubtedly missed my calling in not devoting my time exclu-

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