

The Insurance Chronicle

June 8th, 1907.

A LIFE ASSURANCE CAMPAIGN.

II.

How a life assurance canvasser may best approach a man whom he wishes to become a policyholder in his company is a subject deserving full explanation. In itself, the canvasser's aim is praiseworthy, because it is the duty of every man who has people dependent upon him, and has but little means to leave them, to insure his life. But it is further of moment to the canvasser who wants to earn his salary. And in still greater degree, possibly, to the prospective insured, to whom it may prove a great boon.

Therefore, a second instalment of "Planning a Campaign," of which the first was devoted to the importance of securing information about the "prospect," is welcome. The next thing the canvasser has to consider is the preparation of attractive arguments. These cannot be prepared too carefully. Let them be well thought out, well expressed, and well illustrated. The agent may with advantage ponder over the best method to introduce them, develop them, emphasize them. It often pays to try several ways to express the same argument, since some people's minds do not catch the full force of one's reasoning until it has been repeated more than once. "Classify your arguments," the pamphlet says. "Have them marshalled in well-ordered array within the recesses of your brain, ready for service when the time of action arrives."

Prominent among methods of winning men in conversation is the use of illustrations, figures and anecdotes. To illustrate well is a great gift. "The preacher, the lawyer, the lecturer, the political spell-binder, all those who aim to persuade men—they understand the importance of illustrations, and consequently use them freely. Learn your lesson from these masters of the art of persuasion and imitate their methods. Reinforce your arguments by means of the most telling illustrations at your command—illustrations based on actual fact." Instances are not often wanting. Suppose you are talking with a man who has a family to support, but carries no insurance. Remind him of some instance (well known to him) of a family left in poverty through the failure of the husband to provide insurance. Don't exaggerate; don't harp on the illustrations too long, but be sure that your prospect sees and feels the point of your argument. There is much virtue in being ready-witted and ready-tongued—not having to wait and study or hem-and-haw if you are suddenly brought up short by a question, or by a change of front of your prospect. The art of being ready-tongued is not synonymous to excessive fluency, for that is sometimes a nuisance.

"To make the most of your arguments you must have them at your fingers' ends. Have them ready and waiting. It is even a good plan to jot down beforehand the points to which you intend to refer." Many men never think of undertaking an important interview without previously rehearsing in their minds the arguments that they mean to employ. The canvasser should know his best arguments, and rely upon them. "This does not mean that you are always to employ the same arguments. All men are not alike. When you approach a prospect, you must use the reasoning that you think is best adapted to his particular circumstances. But in the main you must depend principally on the old, reliable arguments that have served you so often before. They are the veterans, and must bear the brunt of the fighting."

"If you meet with a reverse, use one of the old brigade 'to cover your retreat.' If there is an attack to be pushed home, there are no others upon which you can so well rely."

FIRE AND MARINE NOTES.

The Occident Fire Insurance Co., whose head office is at Wawanesa, Man., has increased its subscribed capital stock from \$105,300 to \$300,000.

Mr. Meikle, general manager of the Western and the British America Assurance Companies, who has been absent in the Old Country for the past two months, will return to Toronto probably on Monday.

Neepawa, Man., which is an active and growing town, shows foresight in pondering plans for water supply for fire protection and domestic service. They held a meeting recently at which Mr. Archibald, C.E., of Winnipeg, fully explained plans for the purpose to cost about \$2,500.

The Town Council of Didsbury, north of Calgary, are preparing a by-law to be voted on to raise \$15,000, to be expended on fire protection, buying fair grounds and park and to grade the streets. The place is very much in need of fire protection and the citizens doubtless will vote for it.

May month showed fewer fires in Montreal, though there were many false alarms, especially from St. Henri. Of 184 alarms, 46 were false. Spontaneous combustion caused 4 fires, children and matches 10, electricity 3, cigars and pipes 4, gas explosions 4, gasoline explosions 4, fire-crackers 4.

The report of Mr. Howe, inspector for the C.F.U.A., on the Greenshields residence fire in Montreal, notes that there had been delay in arrival of sufficient appliances and firemen. And he adds what is very true, that there should be another fire station to protect the district at the base of the Mountain, so placed that the men might run down-hill instead of up-hill to it.

A successor to Mr. W. B. Meikle, as London manager of the business in the United Kingdom of the Western Assurance Company, has been appointed in the person of Mr. Richard H. R. Burder, who had been, since 1902, marine underwriter for the company. The assistant manager in London is Mr. H. M. Bentley, who has been district manager at Manchester for the Western.

Chief Benoit of Montreal fire brigade has replied to the somewhat wild charges of the grounds-keeper of McGill University as to condition of water-pressure and handling of the brigade at the recent fire in those grounds. He makes a general denial which is yet specific enough to be convincing. And Mr. Howe, the C.F.U.A. inspector, appears to think Benoit has the best of the matter, for there is no supporting evidence of the alleged lack of pressure. Warning of the fire should have been given earlier.

The Nova Scotia Fire Insurance Company is extending its operations to the West. Mr. John A. Irvine, formerly in real estate and insurance in Halifax, has been appointed general agent for Alberta with headquarters at Calgary. The company is one with directors of high standing as business men in Halifax—among them being John V. Payzant, J. Walter Allison, J. C. Macintosh, Geo. S. Campbell—and it has done an active business thus far in the East. Their latest year's premium income was some \$52,000, and the repute of the company is excellent.

The engineer engaged to look into the water supply of London, Ont., Mr. Chipman, reports that by metering half the services in the city and installing a separate high-pressure fire-fighting system, which may be drawn upon for street-watering, industrial, and other purposes, a saving of 1,100,000 gallons per day will be effected. The present supply would in such case be ample for 57,000 people for 8 or 9 years. Then, by taking in the various springs, there would be enough for 75,000 people. At present 800,000 gallons of water per day is wasted through carelessness and leakage.

They are talking now about making down-town New York "an unburnable city," so general is the new fire-proof construction growing. There is a growing disposition amongst architects and engineers to give far more consideration to the isolation of each floor from the others, the enclosing of stairways, the limiting of areas and well-holes. A prominent official estimates that fire-proof construction means a difference of fully 25 per cent. in the net rate of in-

insurance on steel and on Broad Street h \$1,000 as the Caled

Agent, Chatham having been made in exist. In 1904, unde 1461), the Monetary elicited by a Gover Montreal premiums 1900 to 1903, premi Connecticut Fire, 10 847; Law Union an 1899 to 1903, were \$ amplex will cure you profits of underwrit country.

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