

The Insurance Chronicle

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THE LOYAL LIFE AGENT.

Much of the prosperity of any life company, much of the success and growth of the whole system of life assurance, depends upon loyal agents. That is to say, upon agents who are willing to give hearty service to the cause of insuring the lives of their neighbors, agents who are intelligent, and whose allegiance to their companies is constant and faithful.

Loyalty is essential in many other walks of life; in the statesman and the soldiers with reference to their country, in the banker or the engineer in respect of the bank or company which employs them. But there is perhaps no vocation which demands loyalty of its representatives so strongly as does life insurance. The representative must be loyal to himself, to the assured, to the company he represents, and to the general principles of the business in which he is engaged. Half-heartedness is more baneful than open opposition. Let the agent see to this. He cannot expect success if he does not practice loyalty.

Does he need a definition of the word? It means devoted allegiance to a cause; hearty service in friendship or in love; constancy—which means steadiness in purpose and calm endurance or determination. Loyalty to the prospective insurer is of very great moment. On this hinges largely an agent's reputation in the community. He cannot keep up that reputation if he is discovered by one man to be betraying the interests of his neighbor. He should be straightforward and honest to his customers, recommending a plan of policy which after a careful study of the particular case he believes to be in the best interests of the applicant.

The agent should be loyal and devoted to his company. The more closely an agent is identified with his company, the more nearly he reaches the ideal. If it is a good company and worthy of his attachment—and if it is not, the sooner he gets out of it and into one that is, the better—he should be for it and it only every day. He should study its history, its features, its plans, the personnel of its officers and should have an answer ready for any one who criticises it.

A life agent must be loyal to himself. Having studied the principles of his business, so as to be competent to present them to another man, he must also master its details. No thorough-going agent will remain ignorant of anything that will help his success as a canvasser. He must be loyal to himself by guarding his health and eschewing every habit which tends to demoralize. No greater disloyalty can be shown to a man himself than intemperance in habits. It must inevitably result in his downfall. The personality of the agent enters so largely into the business of life assurance that to be successful he must be above all things a man of stable character, of integrity, of truthfulness. It used to be said that a life canvasser took more liberties with the truth than an American humorist. This, if it was ever true, is true no longer of the first-class agent. Misrepresenting a respectable rival company is now frowned upon by all high-minded insurance managers. Exaggerating the profits of the company you are working for is found no longer to pay. Telling lies or highly gilded tales about any thing connected with the business will not answer the purpose now-a-days. The plain truth is wanted. If a shrewd agent will give a prospect the benefit of his expert knowledge without any equivocation he will undoubtedly gain that man's confidence. The foundation on which the profession of life assurance is builded must be, as in all professions and business, strict integrity and straightforwardness. These the loyal agent should possess.

FIRE AND MARINE NOTES.

The report of Judge Gunn, who has held an enquiry into the condition of the Ottawa Fire Brigade, vindicates the chief and has no hard words for the brigade.

In response to a request to state the probable cost of installing a high pressure water service for the west ward of Montreal, which is not included in the radius of the plan. Mr. Tremblay, the deputy fire chief, says the cost would be \$338,125.

Prairie fires are a source of danger to the Western settler. On Monday and Tuesday fires swept northward from Montana into Saskatchewan to near Halbrite. One settler lost his crop and barns, another lost all the crop off 140 acres, numerous others lost portions of their crops.

The present year has been the most disastrous for ten years in respect of fire losses on summer hotels in the New England States. Besides the nine burned at Old Orchard Beach, and the new Magnolia a week ago, nine others have gone up in smoke, and the property loss exceeds half a million.

The Montreal building inspector, having completed his examination of the 185 public and private schools in Montreal, reports that 50 of these schools are on the ground floor, and only lack fire extinguishers, which will be procured. There are still a dozen schools without fire escapes.

The Nova Scotia Fire Insurance Company, of which Mr. A. C. Baillie is general manager, has established itself in the Canadian West, having opened up an agency for Alberta in Calgary, with Mr. John A. Irvine as manager; and an agency for British Columbia in Vancouver, in charge of Macaulay & Nicolls.

In Winnipeg on Wednesday morning, the six-storey building of the Winnipeg Paint & Glass Company was destroyed, with a stock of \$130,000. The building was of steel, and brick on three sides, the front being of stone. It was valued at \$60,000, and was insured for \$30,000. The insurance on stock was \$120,000.

It is pointed out that there is serious need of the extension of the fire limits in Vancouver. Frame buildings erected quite lately on Seymour Street have raised the rates on brick and stone blocks on Granville Street. The management of the brigade together with inadequate pressure of water, shown at the Pender Street fire, cause severe criticism.

The amount of insurance carried on all St. Thomas, Ont., buildings and utilities amounts to \$220,888, on which annual premiums of \$1,900 and \$2,000 are paid. There are 96 policies for this sum. But while 65 of these policies are issued by three insurance agents, the remaining 31 are divided among 12, of whom 8 issue only one policy apiece. This discrepancy is likely to be remedied.

Mr. Trevor A. Evans has been appointed, in association with Mr. J. H. Esinhart, to the agency of the Scottish Union & National and the German American fire. The firm name will be Esinhart & Evans, and the date of partnership 1st November next. Mr. Esinhart was already with the late Mr. Maguire in the agency, and Mr. Evans had been for a number of years with Mr. Walter Kavanagh.

Mr. Howe, the C. F. U. A. inspector, tells the people of Guelph that while their water pressure is all right, and their brigade prompt in responding to alarms, their fire alarm system is inadequate. It will no longer do to have an ordinary telephone alarm because, when at night the stores and houses with telephones are closed, there is no proper means of sending in an alarm.

Hon. Mr. Brodeur, Canada's Minister of Marine, has been obtaining some pleasantly favorable opinions in Liverpool and elsewhere upon the improvement of the St. Lawrence route by dredging and by buoys and lights. It is better lighted, he says, than the Mersey itself. More than one ship captain told him that no further improvements are needed on the St. Lawrence, and that it is now regarded as an ideal channel.

The repeated bursting of water mains in Montreal—there have been three instances in a few weeks, and one of them since the installation of the new Worthington pump—has caused the Mayor to ask if many of the mains are not so old that they can be depended upon no longer. The Water Committee deny that anything in particular is wrong with the mains, but do not explain the burstings. The Mayor has done his duty in urging that the council lay miles of new