

chasing public. Granted that most, if not all, companies individually and periodically advise the general reader through the medium of the public press of their assets, their assurances in force, the amount paid in death claims, etc., etc., etc., but is this interesting or informing to those who may take the time to read it? Is it well-directed energy and expenditure from the home office viewpoint? Is it of service to the salesmen? The mission of effective advertising is to relieve the salesman as largely as may be of the onus of educating the prospect so that his time and effort may be directed purely to the task of selling his policies. Much of our advertising is assuming this character with, I believe, very material results to the companies who have adopted it and whose field men have had the acumen to sense its value to them. Upon the appreciation of you, gentlemen, and upon your ability and readiness to turn to account such a tremendous selling aid will depend the attitude of the executives to its continuance and to its wider use. A few years ago your association evolved a plan of institutional advertising with the proposal that it should be adopted by the companies and the expense shared by all. For various reasons it was thought not to be feasible, but I am still hopeful we may yet be able to agree upon a joint plan of general propaganda which will serve better than the present spasmodic individual effort to tell the public in simple, non-technical language of the great basic principles of this institution of life insurance, of its essentially co-operative character, of its influence upon the individual and his home, upon his business and upon the State, of the success with which you and the companies with which you are associated are carrying on a great trust relationship with a minimum of expense and a maximum of service. When there is engendered in the public mind a full realization of what life assurance stands for, then and then only will that public begin to avail itself in proper measure of the stupendous advantages it offers.

Attitude of Government.

May I here venture to deplore the practice of the various states and provinces in taxing unduly the premiums of your clients, the tendency of this taxation being ever upward? The attitude of the government of Great Britain in this regard is well known. It is perhaps too much to hope that a similar viewpoint will be adopted on this continent, but we must never cease our effort not only to prevent the increase of these imposts—we must redouble our exertions toward their reduction. The members of your associations can very materially assist in leading to the light those in our legislatures who are responsible for the anomaly of this tax upon thrift. The interest of your client is your interest in this respect.

Disappointment and discouragement come to you in your work. You lay the blame at the door of the home office. For how much are you yourselves responsible? You remember the old adage, "The Lord helps those who help themselves." In writing the last application you had declined, did you use your best judgment? Did you not rather court disappointment when you submitted it? Disappointment not only for yourself but for your customer? Does it not occur to you when soliciting prospects whom you may know to be impaired that you are wasting your own time and that of several departments in the home office? A company I know used for many years as the basis for competitions and comparisons the "applications written." In recent years the unit has been "policies issued," with the result that its declinations have decreased 25 per cent., and the effort of its salesmen has been more effective. Help to conserve!

Into the relationship between the home office and its agency managers, between those managers and their local representatives, and between all of us and our clients there enters very forcibly and very continuously the element of courtesy. In our communications, verbal or written, let us never forget the other fellow's feelings. We must have patience and a kindly consideration for his point of view. Harsh or unwelcome things need not be said offensively. On the contrary, disagreeable things can and should be said in a way to elicit the co-operation and gratitude of their object. In support of this, I recently heard an executive officer say to a fellow official, "If the company ever has anything disagreeable to say to me, I hope you will be asked to say it." We can all develop this faculty of kindly courtesy which will more than any other one thing be instrumental in the removal and prevention of friction and in the increase of efficiency in a great organization. Education as to its merits will help. One company claims to have accomplished much improvement in its home office correspondence by this means, and points to the fact that although the idea met with considerable opposition from the reactionary element, everybody found their point of view freshened and quite enjoyed the actual experimentation with the subject. Try it if you have not already done so. Your influence will expand.

Good Field for New Business.

Are you securing a proper proportion of new business from existing policyholders? Are you taking full advantage of opportunities for new business in connection with settlement of matured endowments, death claims, deferred dividends, five-yearly and even annual dividends? Does your company stimulate and urge you in this direction and provide you with relevant information and suggestion? Economy of time is here involved, as it would seem that a given amount of business can be secured through these sources with the expenditure of less time than from what might be termed, for want of a better word, "non-converts." The home office and the agent are, therefore, both responsible for any failure to conserve the time and opportunity which really belong to the company and should be utilized to the fullest possible extent.

Time was when the name of any company met in competitive canvass was anathema to the agent, who straightway proceeded to berate it out of his way. Much valuable time was wasted, ill-feeling engendered and actual harm done to all involved. Your associations have done much to eliminate this element of discussion and it has almost entirely disappeared from the canvass of the more successful salesmen, but there is still room for improvement. It is not sufficient to instruct the agent to refrain from it. He must be provided with a substitute. There are plenty of fundamental points about his own proposition upon which he can dwell and insist, if he be properly conversant with them. It would seem that this defect can be further eradicated by education from the home office. The growing tendency to exchange of thought and actual experience between companies, between the actuaries, the medical directors and agency officials is having a marked effect in this direction and will, I believe, influence the situation in yet larger measure.

The old spirit of aloofness with which the home office sought to withhold itself from the field has been gradually disappearing. We are fast becoming democratized as becomes a great public servant and are presenting to that public whom we serve a great institution capably officered, fully manned and economically managed, with an appeal to and demand upon its confidence which cannot be gain-