

Life Insurance Protection for the Workingman

As there is a great increase, at present, of well paid wage earners, life insurance men should meet with successful salesmanship with reference to employees in shops and factories, and the members of the great labor unions, and the high priced and skilled labor who is being paid in excess of salaried employees in other lines. Apart from the smaller communities, it is doubtful, if this great field of prospects is thoroughly worked except by the industrial agent. The ordinary agent likes to solicit the business man, to make appointment with him and discuss the benefits of monthly income and business insurance, &c. The great body of citizens who constitute the real producers and workers should have adequate life insurance protection. Since the close of the war men and women who do the actual manual labor of society receive greater compensation than ever before.

It may be said that Industrial life insurance occupies the same place with reference to regular insurance as does fraternal insurance. It educates the people up to the need of a fair amount of legal reserve insurance. Industrial insurance is rather expensive for those who can afford to pay their premiums half-yearly or annually. Moreover, numbers of those holding industrial policies at the present time are fast reaching a stage of prosperity, where they can afford to pay their premiums far enough in advance to do away with the expense of collection weekly or monthly. On the other hand Group insurance serves a very good purpose but it will be chiefly used by these firms who wish to strengthen the bond between their employees and themselves. Of course, the expense will be borne by the employers and not by the employees.

All the agents now in the business of the regular life insurance companies should develop special canvasses for the man who draws his pay envelope each week. If he is successful in selling farmers, he puts himself in the farmer's place and talks from his sphere of life. He has a special canvass for doctors and lawyers. The same should also be true as regards carpenters, machinists, painters, engineers, railroad brakemen and firemen. Agents should take the union scale of pay for carpenters, &c., and have a budget worked out showing how much they can afford to pay for life insurance. On the other hand there is the great difficulty in securing interviews. Still the Industrial agent accomplishes this, and his method could be adopted by ordinary agents to advantage. The usual plan for the agent who solicits for Group insurance is to secure the consent of the employer, and addresses all the employees on the subject of life insurance at the noon hour.

The facts of life insurance should be, by some

plan, brought home to the great army of employees who cannot be seen during the regular business hours. Men who, are prominent in labor circles or labor union organizers would make good agents.

It may be said that many life insurance prospects are solicited altogether too much; and the great majority altogether too little. The energy of the forces of life insurance should be so directed that its influence is felt throughout every part of the body politic, to the end that it may become a truly universal and national institution.

PERSONALS

Mr. George W. Reynolds, general manager of the Guardian Assurance Company Limited who has been visiting Canada for the past three weeks spent a few days in Montreal this week. This is Mr. Reynolds second trip to the Dominion, where the Guardian has been operating since 1869, and are now transacting one of the largest volumes of fire insurance business in Canada. He proposes to sail for England on the 23rd instant.

The Right Hon. Sir Ailwyn E. Fellows of Norfolk, Eng., a Director of the Norwich Union Fire Insurance Society, arrived in Montreal on the 8th instant from New York. He spent a few days in the City, and proposes to sail tomorrow en route to England. Sir Ailwyn while in this country for the past two months, spent a considerable time in Western Canada, and expressed himself as being most favourably impressed by the wonderful possibilities which exist in British Columbia and other western provinces. He was particularly attracted by Vancouver. In addition to being a Director of the Norwich Union, Sir Ailwyn is chairman of the Great Eastern Railway in England, chairman of the Norfolk County Council, and Ex-Minister of the Crown.

Mr. F. R. Corbett, manager of the Ryan Agency Ltd., Winnipeg, spent a few days in Montreal last week, visiting some of his Head Offices.

Mr. James Hamilton, General Manager of the Yorkshire Insurance Company, arrived in Montreal on the 6th instant, and spent a few days at the Head Office for Canada. While in the City he attended a meeting of the Montreal Board of Directors, on which occasion the Right Hon. C. J. Doherty, P.C. Minister of Justice presided. Mr. Hamilton left Montreal on the 12th instant for New York, Chicago and San Francisco. He expects to sail from Vancouver, B.C. on November 11th en route to New Zealand and Australia. On his return journey Mr. Hamilton proposes to visit Colombo, Ceylon, passing through the Red Sea and the Mediterranean to Marseilles.