

HOW ONE SUCCESSFUL AGENT WORKS.

Lawrence Priddy, one of the biggest writers in the New York Life, in a recent address explained some of his working methods.

It will interest life insurance solicitors to know that a man who is selling between \$500,000 and \$1,000,000 of business annually thinks one of the very best things he does is to keep a card-index system. He arranges chronologically his index of prospects gathered from every source—business transactions, realty transfers, names from the morning papers. He calls on all his prospects and policyholders, if possible, on their birthdays, offering felicitations; he says it pays big dividends.

Many agents make hundreds of calls without card-indexing prospects or making any record of the calls or of the prospects' dates of birth. No agent can expect to close every case on the first interview but he can keep a card record of the prospective buyer, call on him, offer congratulations and suggest that he do a good deed for himself and his family on his birthday by purchasing a life insurance policy, and the chances are that such an agent will get the business. Should he not succeed at that time, call again six months later, or a few days before the age changes, emphasizing that by insuring then the man can secure it for less money than if he postponed action even for a few days.

If this system is followed carefully the agent will soon have a collection of several hundred cards that will furnish material to work on for many months ahead. On the back of the card may be entered memoranda of any special information concerning the prospect, memo of literature mailed or left with him, or of letters written to him or received from him.

If you are absolutely set upon organizing a fire insurance company, remember this: Insurance has often and properly been termed the Hand Maiden of Commerce, but, after all, the hand maid is but the servant in the house.—James Marshall.

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To be a success the war loan will require the support of all classes, but in lieu of other machinery for the purpose, the task of assuring a stable market for the bonds, after issue, will devolve upon the shoulders of the chief subscribers.—Journal of Canadian Bankers' Association.

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