SUCCESSFUL METHODS OF RENDERING SERVICE TO GENERAL AGENTS IN BUILDING LOCAL AGENCIES

In the course of an interesting address before the Association of Life Agency Officers, at Chicago, Mr. Fred. Halstead, Secretary-Treasurer Dominion Life Assurance Co., Waterloo, Ont, said:—

Methods are constantly changing. The system of yesterday is obsolete to-day, and the practice of to-day will be thrown into the discard to-morrow.

If this be true, may we not say that "Successful methods of rendering service to General Agents in building Local Agencies" are those methods only which are based on elemental truth and the application of sound principles to the almost kaleidoscopic variation of circumstances.

So if an agency superstructure is to stand four-square to the buffetings of time and circumstance and be an enduring monument to its builders, it must first of all have a sure foundation. **It must rest on the bed-rock of unselfish devotion to the welfare of humanity.**

If the aims and designs of the Companies you and I as Life Insurance men represent in this, the greatest and most beneficent system of mutual helpfulness ever evolved by the mind of man, have not an altruistic, as well as a business objective, we must with all the forces at our command, within and without, endeavor to alter their course or leave them and begin to serve with more idealistic, though not necessarily visionary, institutions, or devote ourselves to other useful vocations, otherwise we cannot achieve true success for ourselves or be of the highest value to others.

I would frequently remind the General Agent to see to it that his Local shall constantly help himself to all the Life Insurance knowledge within his reach, and that in addition he be afforded all necessary instruction which he cannot acquire of his own initiative.

I would emphasize the importance of the Local Agent taking a prominent part in the life of his own community, especially by helping in every good work for its welfare or that of the State or Nation, besides particularly impressing on him the great value of a close study of his fellow-citizens, of all classes, with a view to anticipating and supplying their need for Life Insurance.

I would keep up a steady intercourse by personal contact and by letters calculated to be instructive and stimaluting with both the General Agent and his Locals, and would maintain a sincere and active interest in all of their undertakings; cultivating an intelligent sympathy with them in their cares and worries, their ambitions and aspirations.

I would encourage the reading of good literature, especially that relating to our particular calling, as well as to finance and salesmanship generally, and in order to be of maximum usefulness in this direction I would strive to keep myself thoroughly abreast of the times.

In the education of the Local Agent, too much stress cannot be laid on the importance of intensive cultivation and the large yield which it brings for the energy expended. One of the besetting sins in our field work to-day is the constant dissipation of our energies in trying to cover too wide an expanse of territory. Much evidence of the truth of this can be furnished by every thoughtful and observant Agency Manager.

I would unceasingly direct the attention of all agents to the need for concentration on steady persistent, intelligent, well-directed work and the abundant reward it bestows on those who are willing to labor. There have been more failures in the Insurance Field for want of good, old-fashioned, honest toil than from all other causes combined.

CANADIAN FIRE RECORD

Fire at Simcoe, Ont.—On the 21st instant a fire occurred in the garage of Mr. Roy Wallace, Simcoe. Insurance: North American, $1,000; Mount Royal, $1,000; Commercial Union, $3,000. Loss total.

Fire at Charlottetown, P.E.I.—On the 21st instant a fire broke out in the building owned by R. Grant, Charlottetown. Loss about $15,000, full covered.

Fire at Lacolle Junction, P.Q.—On the 25th instant a fire destroyed the chicory plant of Messrs. Boivin Freres at Lacolle Junction, P.Q. Loss about $15,000; no insurance.

NORTH AMERICAN LIFE ASSURANCE Co., TORONTO, CANADA

October was made President's Month in honor of Mr. L. Goldman, President and Managing Director, North American Life. The force agency responded with the largest amount of business for any October in the history of the Company, viz. over $1,300,000 of Received Business.

The three leading North American Life Producers for the month of October were:—H. W. Slipchenko, Saskatoon; A. R. Piper, Moose Jaw; and E. W. Keenleyside, Vancouver.

New Agents appointed during October were:—E. L. De Geer, District Manager at Barrie, Ont.; John Denneney, Cornwall, Ont.; J. V. Cook, Drumbo, Ont., W. C. Markle, Provost, Alta; J. Campbell, Francis, Sask., Wm. Jamieson, Newcastle, Ont.; R. F. Quibell, Lindsay Ont.; and Sam'l. Pechet, Lipton, Sask.

VICTORY LOAN ALLOTMENT NOT YET DECIDED

The Department of Finance, at Ottawa, is now directing its attention to the question of allotment to Victory Loan subscribers. The policy will be to take as much of the loan as possible, having regard to the necessity of stabilizing the market for Victory Loan securities and to the financial necessities of the country.

The insurance companies, and other financial institutions made a maximum subscription, covering their revenue available for investment during the coming year. There is a large and growing demand for farm loans, which it is desirable should be met in the interests of agricultural production for next year. The provinces and municipalities will also desire to borrow for reconstruction purposes, and it is thought advisable that there should be a residue of investment funds to meet their needs.

The principle of allotment will be decided within the next few days.