While such attractions will always secure a certain volume of new business, yet there will always be a good volume of business to be secured from those who appreciate the advantages of being insured in a company which recognizes the equitable as well as the legal rights of all classes of policyholders, and who are willing and able to pay the cost of such service. The growth of a life company governed and guided by high ideals may be less rapid and certainly less spectacular, but it will be a growth which will be more healthy and permanent than is the case with companies whose guiding principles are expedience and the securing of a large new business at any cost.

LIFE INSURANCE AS A PROFESSION.

(*J. L. Kenway, New York.*)

There have been, and probably still are, those who affect to smile at the claim of the Life Insurance man that he belongs to a profession. Let me ask those who hold this view to refer to the dictionary and read the definition of the word "profession," which they will find there. It is, "Any calling or occupation involving special mental and other attainments or special discipline." Could any possible wording more closely fit the avocation of the Life Insurance Agent? There is no line of work known to the writer which more surely calls for "special mental attainments," and the unfortunate failure of so many agents to reach the success they wish for may be directly attributed to a lack of "special discipline."

The legal, the medical and the clerical are, in general estimation, the three leading professions. Let us see how the work of the Life Insurance man compares with that of the lawyer, the doctor or the minister. A successful agent must, like all professional men, be fitted for his work by careful study and diligent preparation. Like the lawyer, he must be apt in argument and lucid in explanation. Like the physician, he must be able to correctly diagnose the case he is working upon so that he may prescribe the most effective remedy in the shape of a policy that will fully meet the necessities of his patient. After the insurance has been effected he must keep in touch with his policyholder and see that the healthy condition of mind which led him to insure his life is still operative to make him continue his insurance as the premium payments fall due. Like the clergyman, he exhorts his hearers to thrift, to self-sacrifice and to the observance of the sacred obligations that family ties bring into the life of almost everyone. Again, like a clergyman, the agent brings hope and comfort to the family in the bitterest hour of bereavement they ever experience.

THE DETERMINING FACTOR.

If those who claim that Life Insurance is not a profession would qualify their objection by saying that it is not a profession except so far as it is composed of diligent and faithful agents—in other words that the character of the agent determines whether he is truly a professional man or a mere salesman—we might be led to agree with them. An unfortunate defect in the majority of men and women is that they only do their best when under the spur of direct necessity or under the direction of some superior. The Life Insurance agent is unfettered, his time is largely his own, he can work or be lazy as he prefers, and in the vast majority of cases where failure ensues it is for the simple reason that he does not discipline himself, that he is satisfied with dreaming instead of working. Consequently it is true that there are very many life insurance agents who are not and never will be professional men.

Probably Life Insurance will not come to be universally regarded as a profession in the precise sense that law or medicine are so considered, until entrance to the ranks becomes more difficult and requires more preliminary study and training; and also, perhaps, there should be some special qualification required by the Insurance Departments of the various States. In New York and in one or two other States the licensing of an agent is not the mere perfunctory act that it used to be. The applicant is required to answer specific questions bearing upon his record and his attainments, he must be vouched for by the Company employing him and it is being more and more insisted upon that the life insurance agent shall do no other work, that he shall give all his time to his chosen avocation. It would seem that objection has been made to some of the requirements of the New York Department on the ground that an American citizen should be allowed to engage in any work he pleases at his own option; but if we are to consider Life Insurance a profession this objection should fall to the ground. Entrance to professional life entails responsibilities as well as privileges. It seems clear that if the observance of such rules as are now operative in New York State become generally observed throughout the country the standard of Life Insurance soliciting undoubtedly will be elevated, and the faithful field worker will take an increasing pride in his work and derive increased protection from unscrupulous and ignorant competition.

A DEFINITE AND FINAL CHOICE.

In choosing a profession the choice usually must be definite and final. So it should be with a Life Insurance man. Having chosen the profession of Life Insurance he should make up his mind that it shall be his life work; that he is not engaged in it for a few weeks or a few years; and, indeed, no real success can ever be achieved by any agent who does not have this determination implanted firmly in his mind. And when we speak of the "successful" agent, be it understood that we do not, by any means, indicate only the man who makes money for himself. In no profession whatever are the opportunities for gathering individual wealth greater than in ours, but beyond this there is no profession which so strenuously requires and so abundantly rewards honest, diligent service, uprightness of character and soundness of judgment. The successful Life Insurance Agent necessarily acquires a competence. In addition to this he becomes, as the years go by, the friend and counsellor of an increasingly large number of people who look to him for advice and who trust to his judgment and probity in making what is really the most important investment of their business lives.

Yes: indeed, Life Insurance is a profession—a noble profession.

Suggested motto for the Urbaine Fire of Paris:—"Manners makyth man."