

My Profession

(By MISS MARION H. McCLECH, in The Radiator, published by the Massachusetts Mutual Life, Springfield, Mass.)

I take my text from the Gospel according to Miss Emery, Chapter I, Verse I. "Then the Manager said to the woman agent, 'Go thou into all the world and preach the gospel of Life Insurance.'"

We have been discussing life insurance from the business point of view, which is important, for life insurance is founded absolutely upon business principles, and is wholly concerned with business propositions, dollars and cents invested now to assure at some future time dollars and cents for our business, our selves, or our dependents. As Miss Allen so well expressed it, we sell money—surely that is business.

But it seems to me that there is another side of life insurance which is not so often emphasized, yet which is equally important—life insurance as a profession.

I have a little confession to make to you. Last year in Chicago, and again at the Home Office meetings in August, some of you asked me how I happened to become an agent. I don't remember exactly what I told you by way of answer. Of course it was the

truth, but it wasn't the whole truth, because then I was a little bashful admitting the real reason. But now that I am a whole year old and may be said to have cut my wisdom teeth, I'm going to confess to you. I wasn't afraid of being an old maid. Now please don't misunderstand. I didn't think the Detroit agency was a matrimonial bureau or anything of that sort, and I wasn't looking for a husband. Rather, I am using the term "old maid" to express the idea of the woman we see so often caricatured in the funny papers—dried up physically from living so long in a rut, dried up mentally from knowing the same people, doing the same things, thinking the same thoughts year after year. That was what I was afraid of, and that is what I broke away from.

Now I have a particular reason in telling you all this, because I am sure that my case is not in any way an exceptional one. Since I have been one of you, I have talked with many other women who have chosen our profession, and the majority of them have agreed with me, though some of them didn't state it in quite such startling terms.

Twenty-five years ago about the only professions which were followed by women to any great extent were teaching and nursing. I wish I could quote to you some statistics to show the occupations which have been opened to women or have been opened up by them during the last decade. But that is not necessary. Nor would any figures I could give you now be approximately accurate, for you all know how continuously women are flocking into all forms of industry to replace the men who have answered the call of our country. I believe the statement could be made with a reasonable approach to veracity that at the present time there is practically no part of the industrial field not invaded by women to a greater or less extent. I heard a story yesterday which illustrates this point. Two soldiers "over there" in the trenches were discussing what they would do when the war was over, and one asked, "What will you do if you get back and find some girl has your old job?" The other replied, "Marry the girl."

Now this invasion of industry by the women means two things to those of us who have adopted the profession of life insurance. First, that just as fast as these women become earners, they ought to become savers and therefore are legitimate prospects, and should be carefully sought out. With so many more new prospects we must have a corresponding increase in the number of our agents; and as Miss Emery so clearly pointed out in her address to the Cleveland Underwriters, women agents can and do write better and more lasting business among women because they can present the matter from the women's point of view.

Now then, granted the demand for women agents, where shall we find the supply to meet the demand. I believe one important source to be the college women of America. Please understand that I am not in any way belittling the efforts of the fine women, legion in number, who have been writing life insurance for many years—the pioneers who have built the roads the rest of us so gladly follow. I am simply saying that at this time, when we must have trained workers in large numbers to meet the demand, the college-trained women will be most quickly available, because they are accustomed to meeting and mixing with others as individuals and in groups, because their brains have been trained to receive and store facts and figures for instant use, and because they are alert to size up a situation and use it to the best advantage. All of these are necessary qualifications of a good life underwriter.

Every year in our women's colleges the senior classes are addressed by representatives of various occupations for women, who urge the graduates to choose for their life work something else than teaching. Now I have never heard life insurance as a profession mentioned at any such meeting, and yet there is no reason why it could not and should not be most attractively presented. It is an honorable profession. It returns an increasingly adequate remuneration for the time and energy put into it, and it offers an intelligent outlet for that feeling so strong in the college girl that she must do her part in making the world better. Now it seems to me not only feasible but eminently fitting that we should endeavor to have our profession emphasized at such meetings as one worth thoughtful consideration.

Some of you will raise the objection that a girl just out of college is too young to command the attention of the girls and women whom she must meet. But is she? I think you will admit that the first

"A Little Nonsense Now and Then"

"Surely that is not hayseed. I observe in your whiskers?"

"No," said the modern farmer, "bits of ticker tape."—Louisville Courier-Journal.

Old Gent (to loafer in rough neighborhood)—What terrible language these people use! Loafer—You're right, gov'nor—it's abahb the only thing wot ain't controlled nowadays.

"You don't mean to say, sah, that Colonel Carter, of Kentucky, has joined the ranks of prohibition?" "Yes, sah," replied the Kentuckian quoted in Life, "I saw him, sah, only the other day, taking his whiskey with water."

Magistrate (to talkative prisoner)—Now, what have you got to say? Prisoner—I've a good deal to say, gov'nor, if you'll only give me time to say it. Magistrate—Certainly—six months.

Wife (in Boston Transcript)—Did you ever have more money than you knew what to do with? Hub—I suppose I must have had at one time, or I wouldn't have got married.

Hub (looking up from newspapers) according to the Brooklyn Citizen)—My dear, have you seen any of those invisible suits yet? Wife—Invisible suits! What are you talking about? Hub—Why, here's a New York ladies' tailor advertising: "Suits made to order with or without material."

He seemed to be full of the milk punch of human kindness. He beamed upon every one in the car, says the Philadelphia Evening Ledger. The man directly across from him came in for especial attention. This man was not pretty, but he was good-natured, and when the jovial one leaned forward and said, "Shay! you're 'n awful homely guy," he laughed. The critic contemplated him a moment, then he rose and laid a hand upon the other's shoulders. "Honest!" he said, "you're homeliesht guy I ever shaw." "Well," laughed the plain good fellow, "don't blame me. I can't help it." His critic shook his head and subsided into his seat again. He thought it over for several minutes, then he said: "You could shtay in th' house, couldna' ya?"

year is usually an apprenticeship, and most of you wish you had begun to build up your lists of prospects years before you actually got into the game. That being the case then, age should not be a deterring factor. On the contrary, it seems to me that a girl just out of college could do better work than an older agent in reaching those others who are on the point of beginning their life work; she has been in their position so recently herself, is still, in fact, that she can appreciate their point of view better than one who has been working a longer time or among older women. And if she can only convince herself thoroughly enough of the value, nay, the necessity, of insurance, then she will have no difficulty in convincing others. She is just beginning her life work—just beginning to earn and to save. Why not let her make that beginning among others who are also commencing to climb the ladder of success? Perhaps then we would not hear so often, "I wish I had begun ten years ago," or "If I had begun to save when I first started to work."

Why not give some of these girls a trial? I am sure the vocational committees would be glad to cooperate with us in having our profession presented in its most attractive phases. I wish that Mrs. Forrest's admirable word picture painted for us last year in Chicago could be put into the hands of every college senior together with her diploma and that we could find some way to send our message to her in such clear and compelling terms that she will understand just what we are trying to do and why we are doing it. Then, perchance, she would want to be one of us.

I am a college graduate, and I'm proud of it. I am a life insurance agent, by profession, and I'm prouder still of that. And this is why I am ready, in the words of our text, to "Go into all the world and preach the Gospel of Life Insurance."

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